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The Week

THE bill submitted by Secretary McAdoo to Congress, proposing a $500,000,000 Government corporation to supervise and facilitate war financing, seems to require more explanation. The general plan of Federal supervision, direct or indirect, of new security issues other than governmental has for some weeks been under consideration by the Federal Reserve Board and the bankers. A tentative proposal has also been made for a largely capitalized corporation, owned by the Government and empowered to buy and sell newly issued securities; the idea being that some means ought to be provided whereby private industrial enterprises in actual need of money could obtain it, even if the ordinary investment market were closed to them. But this new plan goes much farther. The corporation is to make advances to banks which shall themselves have loaned money on note or bond to individuals, firms, or corporations for purposes connected with the war. It is to issue its own interest-bearing notes or obligations in an amount not exceeding $4,000,000,000, and this paper is to be rediscounted at the Federal Reserve Banks. Finally, it is to "license or refuse to license" proposed new issues of securities, outside of railway obligations, which are to be taken care of by the Government under the Railway Control bill.

IT is only in the last mentioned proviso that the bill proceeds on the lines of previous discussion. It does not appear what special need has arisen for practically rediscounting notes held by banking institutions in connection with war undertakings. These notes, so far as is indicated by the bill, are already subject to rediscount at the Reserve Banks; and the new plan would not necessarily relieve the Federal Reserve Bank since that institution is to rediscount the obligations of the new Government corporation. The proposal might indeed be interpreted to mean that the new corporation would serve as intermediary for rediscounting by Reserve Banks of loans based on newly issued industrial securities. But as to this part of its purpose, the bill is far from clear. It is particularly obscure in the highly important question of the status of its own outstanding notes, which may reach $4,000,000,000. These would not be the "currency notes" of England, which are sustained by a gold reserve and are a rough approximation to our own old national bank circulation. They do not resemble the "Loan Bureau notes" of Germany, which circulate as currency and are used as part of the German bank reserves. Yet, directly or indirectly, there is a pretty obvious inflationist trend to the proposal. The exact purpose of it and the precise necessity for it ought to be set forth much more clearly.

PRESIDENT WILSON, well in advance of spring seeding, appeals to the farmers for increased production, and the farmers are ready to aid. It was a general Farmers' Conference on production, indeed, held at a leading agricultural college, which invited his appeal. The effort to exceed last year's achievement in planting 12,000,000 extra acres will require sacrifice, foresight, and unremitting labor, as the President points out. The farmer must get into the field earlier and come out later, must fill every spare half hour and half acre, must obey directions as to the crops most needed at possible cost to himself, and must lay out money on seeds, fertilizer, and implements when in the interest of national economy, though at private risk or loss. The President speaks of the help the Federal Government is giving; and its assistance in offering cheap credit, purchasing and producing nitrates, distributing labor, and multiplying advisory agents is indispensable. But State and local agencies have always done and must now do much more. The burden to fall on agricultural associations, State agricultural departments, and agricultural colleges in helping plan general policies for different sections and giving practical scientific advice in executing them will be heavy. And always the chief object must be to impress on the individual farmer the country's and the Allies' dependence on him.

THE country is expected this year to sow well over 60,000,000 acres of wheat. Though the farmers sowed a million acres more winter wheat than ever before, they have fallen short of the 44,500,000 acres asked of them, and much has been winter-killed; hence the spring planting must be correspondingly large—over 20,000,000 acres. The farmers last fall were asked to put 5,000,000 acres in winter rye, and the South to plant winter oats to the largest extent possible. It is planned to maintain the bean acreage of 1917, greater by 85 per cent. than in 1916, and the greatly increased potato acreage. Recommendations concerning the corn and oats acreage have not yet been given out. Mr. Hoover has told us that the world's shortage of live stock amounted last fall to about 115,000,000 cattle, hogs, and sheep; and national and State Governments are already eagerly encouraging the production of hogs, sheep, and cattle. Hog cholera is being fought with increased energy, and in order to save grain the farmers are being urged to use pasture and forage as far as possible in growing pork. To get more beef the Government is making war on the cattle tick, is encouraging the transfer of live stock from areas liable to drought to those of plentiful feed, is using all Federal grazing lands, is forming more boys' beef clubs, and is appointing many more agents to demonstrate the possibilities of cattle growing. State and national agencies are preaching truck farming in neglected areas so as to minimize the shipment of perishables. Plans to facilitate marketing and distribution are meanwhile being developed, to give every farmer just returns and stabilized prices.

MANY restaurant proprietors as well as some housekeepers allege that they do not live up to Mr. Hoover's wheat-saving regulations more faithfully because the substitutes for wheat are difficult to obtain and at the same time more expensive than white flour. In all likelihood the people who advance this excuse are, for the most part, persons too indolent and too little patriotic to meet the Food Administrator's very moderate demands. But, nevertheless, they

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should be given no basis of fact for their complaints. Rye, oats, corn, and graham ought to be cheaper and more easily obtainable than wheat flour, and if, at the present time, in certain localities this is not the case, that is probably due to lack of foresight on the part of dealers and retailers and to present congestion of transportation. Our corn crop has been the greatest ever harvested in this country, and even if a very small fraction of it was spoiled in storage, enough still remains to feed the whole country. Recent reports state that all the grains, exclusive of wheat, have come down in price. That indicates a desirable trend. Mr. Hoover should, and undoubtedly will, see to it that every large centre is provided with ample quantities of these cheap substitutes.

AS Senator Hughes's term would have expired next March, his death does not alter the situation with respect to the control of the new Senate. New Jersey is one of the States in which the Republicans were already looking for a reversal in their favor. The creating of the vacancy at this time merely enables the party of Senator Hughes's opponents to realize their hopes in that quarter a bit sooner than otherwise would have been possible, since New Jersey has a Republican Governor. New Jersey's senior Senator was a figure respectable rather than forcible, inspiring in his rise from humble circumstances, but not by any means a leader even in a body that has not of late been overblessed with outstanding personages. Nothing could more aptly show the genuine democracy of our institutions and our spirit than his first election to Congress, which he won by defeating the man in whose flax mill he had worked as a reel boy. His death is the fourth, all on the Democratic side, that the Senate has sustained in less than a year, Wisconsin, Idaho, and Nevada being the other States affected. In 1916 New Jersey and Wisconsin went Republican, Idaho and Nevada Democratic.

WHAT the New York State Association Opposed to Woman Suffrage lacks in humor it makes up in inconsistency, so that the divine equilibrium in human affairs is happily maintained. In the good old days when women could not vote in New York, the devoted members of this backward-looking band with unparalleled self-sacrifice forsook their beloved kitchen ranges and darning—nay, some of them even went so far as to neglect their accustomed duties at Palm Beach, to carry on a gallant campaign to keep woman in the home by keeping her out of the polling-booth. An unkind Providence, aided and abetted by cruel man, decreed the failure of that effort, but these undaunted patriots do not yet despair. Instead, they start a heroic movement to elect a Legislature which will submit a new constitutional amendment disfranchising women. To carry on this sacred work, so an ex-Cabinet member assures the ladies, they must be ready for great sacrifices; they must surrender the time they have been giving to their households and families; they must even give up some of their war work. To all of which, amen! So grave is the crisis that we, at least, are prepared to pay any price. Let the babies fall down the back stairs, let the Hohenzollern triumph, so long as we are saved from the unspeakable menace of woman at the ballot box.

OUR lusty young dyestuffs industry is large enough to make organization worth while. It seems strange that the first steps towards a national association of the color interests which made such striking exhibits at the recent chemical expositions in this city are just being taken. Union will assist in a rounded development against the German invasion expected when peace comes; with a board of arbitration, it will obviate costly quarrelling over trade questions; and it should help in the correlation of the dyestuffs and the textile industries. There were signs at the convention held in New York last week that dye manufacturers would also expect to use it in a high-tariff agitation. Speaking upon this question of increased duties, Dr. Jones, of the Federal Trade Commission staff, has sensibly said that the Commission wishes the fullest information upon the situation of all parts of the complex dye industry before it makes any recommendations. The industry, it is known, has developed unevenly, and if some branches have too little protection, others may have too much. There is ample time for investigation. And we must remember that, in the words of President Stone, of the National Aniline Chemical Company, himself a pleader for protection, "the manufacturers . . . have during the war been able to obtain . . . an abnormal rate of profit, and out of this abnormal rate of profit they have been able to build and pay for their factories as well as accumulate a surplus profit which they can use for further increase of their present production."

THE sense of Sir Eric Geddes's recent confident statement on the submarine situation is that the U-boat is defeated in its effort to end the war, but not defeated as an instrument for prolonging it by crippling Allied and American effort. The Germans have failed, but stern effort is necessary to turn the balancing scale towards a positive Allied triumph. Submarines are being sunk as fast as built, but are still destroying Allied shipping somewhat faster than it can be replaced. Accepting about 5,000,000 tons as the figure of the world loss in tonnage this last year, the United States has supplied about 900,000 tons to meet it, Great Britain probably about twice that amount, and some has been obtained from other nations and from the taking over of Teutonic vessels. The deficit ought to be made up. In addition, not only must the anticipated losses of this year be met, but provision must be made for the growing need of shipping as American troops in France and the need of Allies for supplies increase. Sir Eric promises that Great Britain will soon be building ships at a rate double that of her previous record year, which means at the rate of over four million tons annually. The Dominions, Japan, Scandinavia, and other countries can supply some tonnage. But the brunt of the task will fall upon this country, which Geddes again states can help "in no way more than in building ships." We must strain every nerve to do better than the 3,000,000 tons which the vice-president of the Bethlehem Shipbuilding Corporation sets as our probable limit this year if we are to show the Germans that the submarine is not only a partial but an utter failure.

THE news that sixteen big German liners are now carrying large numbers of American troops to France will be sorry reading in Germany. Here is a clear case where Yankee wits and Yankee ingenuity have been superior to long-planned German machinations that were to have disabled these ships for the duration of the war. There have been many romances of the seas since this war began—the cruises of

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the Emden, the Ayesha, the remarkable voyage of the Appam with a handful of Germans standing guard over a hundred and fifty British, and the sailing of some survivors of Spee's fleet in small boats from the Falkland Islands all the way to Germany. But surely nothing is more dramatic than the way the American engineers took hold of these wrecked German ships and repaired them by devices not deemed possible, in some cases even improving upon the engines as originally built. Some day Kipling, perhaps, will turn his genius to the telling of this story. As it is, the failure of the Germans at the Hoboken and Manhattan piers has put the United States in possession of 600,000 tons of shipping—perhaps all they need for the transporting of troops—and this without interfering with the rest of our merchant fleet. It is a case where "German thoroughness" absolutely failed. Berlin had better take warning. A nation which can do a job like this in six months is not to be sneered at.

REPORTS from Germany are as heartening as any one could wish, short of the actual collapse of the Hohenzollern régime. Plainly, the country is in a ferment, and the newspapers are beginning to speak out and the people to protest. The strikers have been openly demanding peace —peace without annexations and indemnities, precisely as if they were speaking for the Bolsheviki. The Russian germ has plainly found lodging in the German body politic. That the great von Hindenburg has had to appeal by placards on every street corner to the workingmen to go back to work and support their brothers in the trenches vividly illustrates the gravity of the situation. This has never been the tone of the haughty Prussian militarists. They have usually ordered the *canaille* to come to heel and cracked the lash over them. When, in 1913, 100,000 Berliners, men and women, met on May 1 to demand a reform of the Prussian franchise, soldiers and gendarmes ruthlessly plunged into the crowd and dispersed it with the flats of their sabres. To-day everything is different; even the Kaiser finds it necessary to bewail the sufferings of the masses, and the Socialists are talking defiantly to their masters. Revolution seems to be in the air.

EVEN the German intellectuals have been inoculated by the virus of the President's message. The students of Heidelberg recently published a manifesto to the following effect:

> We protest against the presumption of the German Fatherland party and similar movements in covering and protecting their particular interests with the word "Fatherland." We know that our civilization cannot be suppressed by any foreign Power, but we repudiate the attempt to violate other nations with our own civilization. Instead of extension of power, a deepening of civilization, which contains the morality of humanity! Instead of spiritless organization, the organization of the spirit!

The students who signed this document were promptly attacked by the Pan-German press, and evidently accused as stay-at-homes, unwilling to fight and suffer for the Fatherland. To which they retorted:

> It is just those of us who have experienced the war on the field of battle who feel ourselves doubly pledged to go our own way unhindered. We know that we are doing true service to our brothers out at the front.

Here is one of the most hopeful signs of the present movement against militarism in Germany. It was in the universities that the uprisings of forty-eight were fostered.

IT is not fidelity to the Allies that now stands in the way of a separate peace by the Bolsheviki; for the old obligations and the old outlook upon international relations have been thrown into the Neva. It is fidelity to the cause of international proletarianism which must stay the hands of the Bolshevik peace negotiators if they hold fast to their theories. A peace on the Kaiser's terms is a defeat not only for the Russian people, but for the German people. If Junkerism can come home and say to the German masses, "See, we have put it over, after all," the prestige of Junkerism is confirmed, and German proletarianism is once more under the willing yoke. This is what Liebknecht had in mind in delivering his reputed message from prison. The war, he said, must not stop until the Germany of Wilhelm II has been defeated. For Lenine and Trotzky, professedly, there is no distinction between Russian workingmen and German workingmen. Only to the extent that they deviate from a rigorous internationalism, therefore, can the Bolsheviki contemplate a separate peace.

WHEN the story of the Trotzky-Lenine régime in Russia is written, nothing will be more creditable to it than the statement which the Foreign Minister recently sent to the "Citizen Ambassador" of Persia:

> The Anglo-Russian agreement of 1907 was directed against the liberty and independence of the Persian people, and is null and void for all time. Moreover, the Government denounces all agreements preceding and following the said agreement which may restrict the rights of the Persian people to a free and independent existence.

A loyal and able American, W. Morgan Shuster, has set forth at length the shameful treatment that poor Persia received at the hands of Great Britain and Russia. They took over that country by *force majeure*, and divided her up—precisely as Morocco was subsequently divided up into spheres of influence—without the slightest regard for her rights as a small nation or the right of her people to self-determination. It was deliberate theft of a country's independence. Hence Trotzky's statement is, perhaps, the most refreshing diplomatic document since the war began. With one stroke of his pen he has undone one of the least excusable acts of cold-blooded imperialism and restored freedom to an innocent nation—as innocent as was Belgium. For we cannot believe that Lloyd George will now refuse to do his part in abrogating England's share in the spoliation of Persia. In a war for democracy, for the establishment of open diplomacy and the protection of small nationalities, the prompt righting of this wrong by England would be another blow at everything the Kaiser now stands for.

AUSTRALIA is writing new chapters in the history of her adventures in State Socialism. The Sydney *Telegraph* gives a verdict unfavorable to the new departures. "Neither the wheat, the wool, nor the metal export business has been conducted by the Government without more or less muddle, waste, and dissatisfaction to all concerned." Before the war the telegraph and railway service was bad enough. "Since the war it has become a constant source of public irritation. The most serious industrial disturbances we ever had have been in connection with Government-controlled industries." Yet labor journals are generally favorable to the experiments, while it can hardly be denied that war conditions made some form of Government intervention unescapable.

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War-Maps and Other Maps

THE German Government is still under the obsession of the war-map. Bethmann-Hollweg used to point to it; the present Chancellor dwells upon it in order to show how strong is the German military position; and the German press harps upon the fact that, while the soil of the Fatherland knows no invader, the victorious German army is occupying thousands of square miles of enemy territory. The argument is that if the Allies were not pig-headed and wicked, they would take a good look at the war-map and at once ask for the best terms of peace obtainable. There is an obvious danger in this argument. It contains the paradox—so increasingly cruel for the suffering German people—that the more they look like conquerors the further they are from conquests. Moreover, if one is to take the war-map, he must take the whole of it. So taking it, the alleged German triumph shrivels. It is not an Englishman, but the great von Tirpitz, who declares:

> The fact holds good that in the course of the war England, up to the present, has won far more than she has lost. Not only has she got our colonies and Mesopotamia, but, above all, she has anchored deeper and deeper the bases of her mastery of the sea and her colonial empire. Moreover, in almost all quarters of the world she has pushed aside German competition; the reputation and honor of Germany have been soiled and trampled upon by a hitherto unprecedented system of calumny and lies. In the whole transatlantic world we are looked upon as defeated and done for. America's war profits are, it goes without saying, even greater than England's.

There are, however, maps other than those showing the location and strength of armies. An Italian newspaper, the *Corriere della Sera*, reminds the Germans that there is such a thing as "the economic map." That this at present goes absolutely against the pretensions of the German rulers, even they have not the effrontery to deny. Their ships have been swept from the seas. Their commerce is dead. If the war settles down to one of exhaustion, Germany will first go under. The fact is written on the economic map.

Another map may be called the democratic map. A world movement towards free government and representative institutions has been gathering tremendous power. But Germany stubbornly resists it. Her Government still dreads democracy, as acutely as Bismarck did all his life. A democratic map of Europe at the present time would show Germany isolated and unique. The glacial epoch has the Teutonic Powers in its grip. The few signs of a breaking up of that autocratic winter serve only to show how greatly conditions in Germany differ, we will not say from those in Russia, but from those in France and Italy and England. The German laborers are striking and demonstrating, as their only form of protest; on the other hand, even the Italian Socialists have now rallied to the Government of their imperilled country, French workingmen are as set as any other class in France in their heroic determination to fight Prussian militarism to the end, and the British Labor party, while ready for an honorable peace by negotiation, pledges itself soul and body to the war for civilization and democracy, so long as Germany makes it necessary to go on fighting. Why this marked difference? It is because, outside of Germany, workers and radicals feel that there is not a great gulf fixed between them and their Government. Their Government is what they are free to make it. They can dictate, while laborers in Germany can only beg. This enormous drag and disadvantage to Germany will continue as long as she keeps herself off the democratic map.

There remains to be mentioned the map which tells most heavily against Germany. This is the map of justice. It is the dread scroll on which the Recording Angel writes down the sins of men and nations. Set down there indelibly is the long list of the crimes of the German Government. It is not necessary to recapitulate them. They are burned into the memory of the whole world. And nearly the whole world stands to-day united in the high resolve that there must be no peace till the German Government agrees to undo the monstrous wrong it has done to trampled and bleeding Belgium. Nearly all of Belgian territory yet lies under Prussian military terrorism, but the soul of Belgium is free, and from her body must be stricken the German chain. This is the deep, animating, and unifying purpose of the enemies of Germany, and this, we may reverently affirm, is the decree of Eternal Justice. It is stated that Chancellor von Hertling is soon to state Germany's intentions regarding Belgium in a more "concrete" form. It is certainly high time that he or some other spokesman for the German Government took steps to show that Germany is anxious not to be entirely left off the world's map of justice.

"The Next Thirty Years"

UNDER this title Viscount Bryce delivered his presidential address to the British Academy, looking hopefully to the work which awaits science in the coming generation. It may seem tantalizing to draw the curtain upon fields white for harvest at a time when men must think mainly of destructive activity, but it is also a relief and an inspiration. We see in these fields scattered workers keeping manfully on. Oxford and Jena may be given up to officers' training camps and hospitals, Metchnikov's laboratories may be taken over for war work, but there are still men who labor on in the spirit of Archimedes at Syracuse and Kant at Königsberg, scientists spurred by war needs to permanently useful effort, students of social subjects who profit by the great ferment.

Lord Bryce touches upon a wide array—history, archæology and ethnology, philology and literary history, the mental sciences, the political sciences, and economics and law. Only his most striking observations can be noted; and the whole would doubtless seem inadequate to a committee of specialists upon these subjects. In archæology, he tells us, many ancient sites remain to be exhumed in Egypt and North Africa, Syria and Asia Minor, and Greece; Sir Aurel Stein's discoveries have not exhausted central Asia, nor Prof. Hiram Bingham's Peru. In ethnology the responsibility of an empire like the British for the preservation of savage languages, customs, and art is great. In history many sources are yet to be adequately studied. The recent publication of Siena's records from the thirteenth century on is symptomatic of what may be brought to light in other European municipalities; Bryce's own discovery in a Roman family library leads him to think that private collections are rich in unused material; the searches of the Historical Manuscripts Commission have shown other resources. Even in well-tilled ancient fields Niebuhr, Mommsen, and Grote have left much:

> Books on Roman history well worth studying (such as those of Greenidge, Pelham, Seeck, Ferrero) have continued to appear.

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There are still unsolved problems in Athenian and Roman constitutional history. New views are from time to time propounded regarding Socrates and the place he held in Athens and the causes of his condemnation. There are controversies regarding the trustworthiness of well-known historical portraitures, such as that presented of Tiberius by Tacitus.

In modern history the number of historical problems is very great; and, says Bryce, "in English we have not yet any quite satisfactory history, critical, impartial, and philosophical, of France, or Germany, or Spain, much less of India or Russia." He suggests that we need a new Tocqueville (or Bryce) to visit Australasia and South America to study political and social affairs there. "Still more might it be desired that an historian familiar with the course of the French Revolution were now in Russia studying at first hand the extraordinary drama . . . which is there unrolling." In language there are such diverse tempting subjects as the Etruscan, Cretan, and Hittite tongues; spelling reform in all languages; and an international speech. In literary history no one worries about Ossian or Homer, but men quarrel violently still over questions of authorship affecting Shakespeare and Dante; and such new problems are always arising as that propounded by Gosse, whether Swinburne had any real interest in Italy or republicanism. In economics problems whose solution is at the very root of human welfare—problems of land tenure, capital and labor, immigration, taxation, tariffs, wages, currency, and coöperation—are far acuter, of far wider ramifications, and farther from a solution than a half-century ago.

The physical sciences are always regarded as infinite in vista, each discovery opening the way to many more; the human sciences are largely of the same limitless outlook. In only a few works of detailed scholarship is the end in sight; in only a few other activities, as archæology, can it be conceived that when man has far better mastered the globe the work will be complete. Again, it will not be for lack of innate taste that men turn to other tasks, for even in war the taste cannot be restrained: the soldier botanizing, the college faculty dividing its time between work useful to the war and work in the interests of pure truth, the Canadian Government supporting the Karluk's ethnological researches and Stefansson's explorations, obey the same impulse. A thousand activities launched long ago have momentum to carry them for years. The question is whether the demands for physical repair in the lands most stricken by the war will not seriously cripple the general effort in the humanities. Many of promise as scholars, scientists, and writers will have been killed; the finances of universities and foundations broken down; men will have to work so hard to restore land, buildings, manufacture, and trade that liberal effort will perhaps be pared beyond the quick. None can predict the time and effort needed for such restoration. But it seems safe to prophesy that for a time the branches of liberal effort which will absorb most human thought and energy will be those helpful to such restoration—the practical sciences and arts, and political science and economics.

Americans will feel that they have a special interest in such programmes as Viscount Bryce lays down. Our continent may be left comparatively uninjured by the storm that is devastating so much of Europe. We have steadily taken a more and more prominent part, though always a minor one, in maintaining many of the exact and humane sciences; and where we have always followed, now we may have the opportunity and duty of furnishing leadership in some.

America on the Battle-Line

WAS it a sense of the dramatic which dictated February 1 as the day for the announcement that American troops were definitely in the trenches and under enemy gunfire? Just three and a half years after the Kaiser let loose the agonies of war upon a world, a new war begins. Its duration few will care to predict after the alternating hopes and disappointments of the last three and a half years; but new it is in the mere presence of American fighting men in the trenches of Europe. Had not the war as a whole swallowed up all narrower implications, this would be the time to speculate on the meaning to America of this final break with a tradition as old as the nation itself, the end of more than a century of aloofness from entangling alliances. As it is, we cannot now speak of the future of any nation independently of the framework of the new world order to which we look as the outcome of the tragic struggle and its compensation. Had any one predicted on July 31, 1914, that the war would endure for three and a half years, that it would assume such colossal dimensions, that it would come so close home to every living soul in every country on the globe, belligerent or neutral, he would have been rejected as a mad prophet. And this not only because on the military side the thing would have seemed impossible, but because it would have been impossible to imagine human endurance holding out so long under so terrific a strain. Kitchener's three years were regarded as a warning rather than a prediction. Yet here, at the beginning of the eighth half-year of the war, the greatest of all the combatants, in potential strength, fires and receives its first cannon shot.

The war has blunted our sense of space; it has spread virtually over the globe. It has almost annihilated the sense of time. Only those to whom our own Civil War is an actual memory can parallel this sensation of a dim past which was 1914 or 1915. If the declaration of war by Germany is the firing on Fort Sumter, then America has gone into the Lorraine trenches about the time Sherman was marching from Atlanta to Savannah. One has to think more than once to identify names like Bernhardi, Treitschke, Von Kluck, with which the world was filled. Even Joffre and Mackensen have an archaic ring. Where now is the grotesque Przemysl, where the Argonne, Warsaw? Gallipoli is like a bad half-forgotten dream. And yet with this swift devouring of men and places, with this kaleidoscope play of fortune and disaster, there has been a curious sense of leisureliness, of muscle-bound movement. A battle now lasts from three to six months, and brings no clear decision. It is a year since the unmitigated U-boat war was declared, and the U-boat has neither won decisively nor been beaten decisively, but bids fair, everything else being equal, to drag on for years. It will soon be a year since the Romanoffs were overthrown, primarily, it was said, because Russia could starve no longer, but the mere revolt against starvation extends into the years. The "immediate peace" which brought the Bolsheviki into power is now nearly three months old, and peace for Russia is not yet in sight. Let this be kept in mind when people complain that only after America has been in the war nearly ten months are we just beginning to hit out on land. That is just about the schedule of the war from the beginning.

Also according to precedent are the circumstances of our appearance on the battle line. Reinforcements have reached

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the Allies in moments of adversity, the only exception being Rumania, which entered the war in August, 1916, at a time of fair skies for the Entente. But otherwise, Italy came in three weeks after Mackensen's shattering blow against Russia and at a moment when the total collapse of the Slav armies seemed not improbable. Greece came in at a low ebb in Allied fortunes in the Balkans. And now America comes in at what may turn out to be the greatest crisis the Allies have faced, with Russia gone from the battle-front and Italy in need of sustainment. Is this an ominous precedent? To answer "no" we need not enter into an examination of the obvious differences between the entrance of America and previous recruits to the Allied cause. The answer rather is found in the very fact that Italy, Greece, and now America have not shrunk from entering into a partnership whose fortunes for the time being are under a cloud. For all the sordid details that counted in the winning over of Italy, and perhaps of Greece, there was obviously a more fundamental reason which impelled these nations to take up arms under difficulties. And the reason is Germany. The Berlin logicians may argue about Italy or Greece or America being terrorized or deceived into war by perfidious Albion. In the last result it is not Britain or France that has recruited new nations for the Allies, but German militarism.

This is not the place to attempt a detailed forecast of how soon or how effectively America will begin to count in the war on European soil. It is a subject on which Washington and the country are now engaged in a series of complicated debates and studies. The main outlines are simple, and under the new liberal censorship may now be stated. Northwest of Toul, in French Lorraine, and on the southern face of the St. Mihiel salient running to the Meuse, stands Pershing's small army. It is tied to its base at Brest by a line of railway which American engineers have built, or are still building, across nearly 600 miles of France. The region we occupy has been a "quiet sector" almost since the second month of the war, when the Kaiser's hope was shattered on the Grand Couronne before Nancy. Whether our new forces have been placed there because the French leaders believe the sector will remain quiet, or, on the contrary, have been put there to draw on themselves part of the fire which has fallen on the Allies' line from the Argonne to the North Sea, we cannot say. Perhaps extra-military policy entered into the choice. Had the situation permitted the placement of American troops in Belgium, there they would undoubtedly have gone; for Belgium still plucks hardest at the heart of America. Failing that, Lorraine has been chosen as the place next potent for Americans.

Applied Science at Harvard

FROM the lively discussion now going on in Cambridge it is becoming increasingly clear that the Supreme Court of Massachusetts performed an important service to higher education in the United States when it set aside the agreement between Harvard University and the Massachusetts Institute of Technology for the division of the Gordon McKay bequest to the former institution. Of course it is useful to have beneficiaries reminded that in accepting a bequest they are bound by the clear wishes of the testator. But that aside, the decision gives Harvard opportunity for a fresh solution of the applied-science problem, with all the new light thrown on it by the war. While administrators still seek some way of accomplishing the old result in legally acceptable fashion, the scientists and teachers of Harvard, glad to be relieved of an arrangement in which they never thoroughly believed, have started a movement to use the McKay millions for a distinctly new end. The merger contemplated the production of scientific engineers; the new idea contemplates the training of engineering scientists. The difference is great.

Prof. Lawrence J. Henderson set the ball rolling in the *Harvard Alumni Bulletin* for December 13, and Prof. Theodore H. Richards and Dean Wheeler, of the Bussey Institution, have come to his support in later issues. The keynote of their contention is this: "The best expert in applied science is a pure scientist." True to the best Harvard tradition, these Harvard scientists would train men to understand and to discover, not merely to manipulate with skill. Their suggested plan contemplates four solid undergraduate years of severe training in mathematics, physics, chemistry, biology, and other pure science—not to the exclusion of its applications, but devoted consistently and unswervingly to the mastery of fundamental principles, and with such shop or laboratory work only as is necessary for the full understanding of the various subjects in their broadest aspects. The work in natural science is, of course, to be ballasted with proper training in English, modern languages, economics—we assume that a thorough comprehension of the labor problem in its manifold aspects would be demanded in economics—and such other subjects as are deemed necessary for the training of broad-minded scientists. Undergraduate instruction is to be followed by graduate training conceived in the same spirit and devoted to the same end, but varying its methods with the growing capacities of the students, and including, of course, a large amount of research. Frankly reversing some existing educational tendencies, the Harvard theorists would not attempt to turn out "practical" men by the thousand. Instead, they would seek to train men capable of becoming leaders in industrial research, caring not if their number for the present be small, so long only as their mind and hands be trained in highest degree in preparation for their important task.

Clearly, their thought is not centred on laboratories and equipment. Like all sensible men, they deprecate duplication of the magnificent plant of the Institute of Technology. Instead, they suggest giving Harvard applied-science students practically unlimited opportunity to work in any of the scientific establishments in the vicinity of Boston, including Technology, thus offering them unrivalled laboratory facilities and at the same time freeing the McKay professors from much laborious and unnecessary routine. Freedom, intellectual independence, and hard work are to be distinguishing marks of the school, and it is even suggested that admission should be by competition and that no higher degrees should be granted. It is to the great polytechnical schools of Paris that Harvard would thus turn for a model, and she would seek to turn out, as those splendid institutions have done, scientists of vision, imagination, power, resource—men who must needs be great engineers because they are great scientists.

However large the results that might have been attained under the merger plan as originally conceived, here is something much more important and far-reaching, something of genuine promise to the United States as she faces

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the decades that are to follow the war. Our fabulous wealth of national resources has hitherto enabled us to live on the fat of the land by a mere process of skimming the cream; such has been American agriculture, such American industry. We have exploited virgin resources on a magnificent scale, with no thought for niggling economies. Those days are past. Our population grows apace, and now the whole world is beggaring itself by war. We can no longer depend simply on the bounty of Providence for our prosperity. The war has taught us beyond a peradventure that the material wealth of the future must come, not primarily from the land and the forests and the mines —no, not even from the laboratories. The basis of national power and strength, not alone for defence and destruction, but for the positive tasks of reconstruction as well, must depend on the brain of trained scientific workers, men who have learned how to think. If our engineers and chemists are to be nothing more than well-trained technicians, skilled in manipulating materials on a large scale, our contribution to world rehabilitation will be relatively small. If, on the other hand, they are to be really thinking scientists turned engineers, men of trained creative imagination, forever restlessly prying deeper into nature's illimitable treasure house and bringing forth new riches for the aid of earth's toiling millions, then are the remaining possibilities of our continent well-nigh boundless. Such is the inspiring task of applied science in the decades before us. The right method of utilizing the opportunity, we believe, is indicated in all this newer discussion at Harvard. The liberal and forward-looking spirit lately displayed there gives ground for hope that out of the reconsideration now so opportunely forced upon the university there will emerge a truly great school of applied science.

The Issue at Brest-Litovsk

INTIMATIONS have not been wanting that something besides gain or loss of territory has brought about the *impasse* between the Central Powers and the Bolsheviki. The Kaiser's insistence on the continued military occupation of Courland and the Lithuanian lands has been explained as not entirely arising from the intent to annex. These lands may conceivably be granted their political freedom. But what Germany is resolved upon is that these lands shall not be Bolshevikized economically. The proletarian revolution, with its appropriation of land and industrial capital, with its levelling of classes, with its ideal, according to Lenine's phrase, of the common peasant and workman giving orders and the former masters obeying, must not be allowed to flood into the new buffer states between an orderly Germany and a Russia headed for decades of turmoil. The Kaiser needs a great quarantine belt between himself and the Bolsheviki. As for the latter, their claims with regard to the disputed lands are obviously not claims of annexation. Courland and her neighbors are to be independent. But Trotzky, too, has his tactical programme. It is the reverse of the Kaiser's. He is determined that independent Courland and Lithuania shall be independent in the image of Russia. This is an end in itself, and a stepping-stone towards the conquest of all Europe for the Social Revolution. This is the mission to which the newly organized Red Army is dedicated. It is destined, not for the conquest of territory, but for the propagation of a faith.

Both sides at Brest-Litovsk have, therefore, recognized the principle of self-determination, and both sides have a string attached. On the German side there is reason to fear that the string is a good-sized cable which may at any moment be used to yank the newly emancipated lands into the arms of the Kaiser. On the Bolshevik side the cord is the less material one of historic affiliation, recent comradeship in the struggle against Czarism, and a community of economic interests, for even in the new Bolshevik system there must be some kind of economics or other. Sincerely enough the Bolsheviki, and for that matter their predecessors, the moderate Socialists of Kerensky, said to Poland, Finland, Ukraine, Courland, Lithuania, the Lettish lands, "Go in peace, free and independent sisters." But quite as strong was the expectation that these emancipated sisters would use their freedom of choice to remain around the old family hearth. And there can be little doubt that in the absence of outside compulsion all of the enfranchised lands, with the possible exception of Poland, would so remain. But precisely because the danger of such compulsion threatens from the side of Germany, the need has arisen for something like counter-compulsion from the side of the Bolsheviki. This is part of the meaning of the present internal struggle within Finland and within Ukrainia. If the bourgeois win in Finland, that country may gravitate towards Scandinavia. If the bourgeois win in Ukrainia, that country may swing into an Austro-Polish orbit. It is, therefore, as Russians as well as proletarians that the Leninites are waging a war of the Reds against the Whites in these border lands on the western edge of Russia.

Can it be that just a touch of the imperialist fever stirs even the blood in Bolshevik veins? Can it be that for all their professions of internationalism they cannot rid themselves of the ideal of Russia, different as possible from the Russia of the Czars, but still as big as might be? We need not assert this in order to believe that something of the forces which have moulded Russian history through the centuries still maintain their thrust. The Bolsheviki have definitely abandoned the age-long dream of Constantinople. They may not feel that thirst for the warm seas which drew on a "capitalistic" Russia eager for foreign markets. But an outlet upon the seas the Russia of the Bolsheviki must have if their federation of autonomous communes is not to sink back into the seclusion from which Peter the Great wrested the country. Even a Bolshevik Russia will have grain and flax and timber to sell, and will need ports to send them from. Yet what are the possibilities? Russia will have gone into the war to get a Mediterranean port and may emerge with no harbors at all, save frozen Archangel and distant Vladivostok. Finland takes Helsingfors, and may shut up Petrograd. An independent Courland takes away Riga. An independent Ukraine has claimed Odessa. All the windows looking out on western Europe may conceivably be walled up.

This factor, consciously or otherwise, must be present in the mind of Trotzky and his associates at Brest-Litovsk. There would be no occasion for worry if their ideal of a revolutionized and federated Europe could be guaranteed, a Europe with virtually no national boundaries, no customs frontiers, certainly no port restrictions. But Trotzky, in more candid moments, has admitted that the revolution in western Europe, with its powerfully intrenched bourgeois elements, is far from a certainty. He must face, therefore, the peril of a capitalistic Central Europe in direct or in-

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direct control of Riga and Odessa. He must be content with the promise of trade concessions and freedom of the ports from a capitalistic Government. That is to say, he must be willing to leave Russia at the mercy of whatever commercial policies the future Germany and Austria may see fit to apply. The Bolsheviki cannot help thinking, too, of the internal problems which await them. Sooner or later the forces of reaction will assert themselves. We have the precedent of all history for that. The Russian people, in their moments of trial and despondency, will be asked to think upon what the Bolsheviki have done with a great heritage, with a nation which they found pressing forward steadily to the community of the open seas, and which they left crippled and isolated. It is for these reasons that the Bolsheviki cannot permit Germany to "determine" a barrier of new states between Russia and the rest of the world. The "self-determination" which the Bolsheviki have in mind for the disputed Russian lands is like the compromise established in the ancient debate between Free Will and Determinism. The border lands are to have freedom of choice, but it is to be exercised within a sphere determined by Russia's necessities as well as their own.

The Breakdown of a Political Offensive

By "LAMOND"

BEFORE the War Department trenches there has broken down a promising political offensive. Instituted in the Senate, strengthened by an inadvertent Senatorial exaggeration at a mellow New York luncheon, reinforced by a hasty arrival from Oyster Bay, it was confidently believed that this move threatened a serious inroad upon the Presidential terrain. At first a distinct advantage was gained owing to a tactical error on the part of the War Department's commander, coupled with the enemy's use of some extremely effective ammunition. A hasty change of front by the defence, together with an effective return fire, well in the open, saved the day. The skirmish at this writing seems nearly over; the field commanders have already parleyed at a Capitol repast, and while the arms are not yet grounded, it is plain that the heaviest fighting is a thing of the past. More than that, the Presidential commander-in-chief has announced himself a "bitter-ender" in his refusal to countenance any hostile raid into his lines. Hence it appears that victory is bound to rest with his eagles.

This, in brief, is a military summary of the turmoil through which Washington has just passed. The attempt to constitute a super-Cabinet must fail before the President's unyielding opposition—he is reported to have asked those who first urged it what would happen to the super-Cabinet if it should fail to agree with him. A stern Presbyterian set of the jaw accompanied the fiat he has just delivered to the dozen Democrats called to hear his last word on the subject, and it is strengthened by his refusal to accept Mr. Baker's proffered resignation. Mr. Wilson will surely cling through the rest of his term to Mr. Baker as he has clung to Secretary Daniels. Him Mr. Wilson has seen grow, under a terrific fire of criticism, from a raw and tactless country editor into an efficient and entirely satisfactory Secretary of the Navy, inspiring and leading a service that has had no scandals and that is performing up to its highest traditions, to the great profit of the Allied cause.

Now, why is it that the War Department is obviously not doing as well; that grave errors have been proved to its discredit; that Mr. Baker has made several fundamental mistakes, of which not the least was the manner of his first appearance before the Senate Military Committee; and what is going to be the upshot of the battle between Committee and Secretary? To answer the first question properly one would have to go far back into the history of the War Department and discuss its origin and the various attempts to reorganize it. Suffice it to say that, despite the efforts of Elihu Root, Henry L. Stimson, and Lindley M. Garrison, a thoroughgoing reform of the Department and the army has never been essayed; that throughout the preparedness campaign of 1915-16 the warnings of those who urged that the best preparedness would be, not to vote a single additional officer or soldier, but to constitute a modern, business-like War Department and to inject a really military spirit into the army itself, fell upon deaf ears. Curiously enough, the deafest ears were those of the very Senator—Mr. Chamberlain—who is now so surprised and pained that the antiquated War Department with its cliques and its "system" has failed to work as it ought to. Politics may have had something to do with this. On the other hand, well meaning as Mr. Chamberlain is, he is a man of distinctly limited mental vision and power. Like most of our legislators, he has never beheld an efficient military organization at close range. Any opponent of the Senator from Oregon would have scored upon him very easily had he simply pointed out that the Senator worked upon an army preparedness measure for nearly a year with the avowed object of fitting the army for the possibility of getting into the war. Congress and President followed his lead, yet we had no sooner got into the war than an entire reorganization of the army had to take place, under which the carefully built up National Guard organization was destroyed, and our regiments and brigades, divisions and corps, were hastily made over on the French model—after some of our troops had actually reached France. Throughout the Senator's army legislation there was a marked refusal to profit by any of the actual experiences abroad either before or during this war.

And that has been characteristic of the army itself; it is reported that it took the first American contingents about six weeks in France to find out that they really had something to learn, and that they would not be able to walk through to Berlin, for all their fine American adaptability and courage. That has also been the attitude of the War Department; such reforms as have come have been piecemeal; the Department could not be induced to see that it needed to be built over from top to bottom like a bankrupt industrial company. It has been so content with its red tape that the creation of a General Staff by Mr. Root failed in any considerable degree to change the situation. Hence the Department has been but little better fitted in system and spirit to cope with this war than it was with the Spanish War. Now, Mr. Baker not only failed to see through this and demand a complete reform; he has, to the disap-

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pointment of the younger element, flown in the face of European experience and retained many old generals who are too set and too rigid to learn new tricks. He is even using generals now retired for age in high commands—and they are not Hindenburgs. To remedy the defects of organization that he finds, he has had recourse to civilian boards like the Council of National Defence and the War Industries Board—whose very existence is proof positive that the War Department's organization is all wrong—and he has created a War Council, a General Munitions Board, and now a Surveyor-General of Purchases, whose duties are somewhat hard to define. There is thus being built up a many-headed organization which is undoubtedly speeding up matters, but which may prove terribly costly and cumbersome and more and more difficult to coördinate. Perhaps this is the best that can be done under fire; it is open to question whether any really thorough reform is now possible.

But the Secretary has at least shown that he can profit by mistakes. His tone at the second hearing was so straightforward and so earnest, and he showed such a readiness to admit mistakes and to profit by criticisms, that he largely disarmed his critics. The latter can properly flatter themselves that they have accomplished much good by their attacks. In the first place, the country has in consequence learned a great deal about the conduct of its affairs and the progress of its army, and has ascertained that much that is remarkable has been achieved—it has even been told things now that the Germans were previously quite aware of, but that our press was not allowed to communicate. Secondly, Mr. Baker has been awakened to the need of speeding things up, and to the realization that there are well-armed critics steadily watching him. There are already signs that this has had a good effect. For instance, a most dangerous powder situation has been taken in hand and remedied, and it is not likely that he will again yield to regular army leisureliness and take months to decide a question like that of the machine gun. His mistakes—one of the worst of them was the permitting of drafted men to go to the cantonments before the Medical Corps was ready to handle them and before there was adequate clothing for them—ought to be in largest measure behind him.

At the same time, he has much still to do. The organization of the Army Medical Corps still dates back to that of the British army of 1776, and Mr. Baker has not held Gen. Gorgas as rigidly accountable as he should have done. If we could only live to see some day one of the too easy-going or incompetent generals summarily shelved, it would do the army more good than any other one thing, and it would speed up the service amazingly. An army in which no officer is ever punished for inefficiency or laziness cannot approximate true military standards or hope to expand properly in war time. As for red tape and circumlocution, they are actually "losing" officers right in the War Department. At least there was a case of the Department's telegraphing frantically for an officer who was just two hundred feet away from the man who was writing the telegrams.

To the eradication of this sort of thing Mr. Baker must continue to devote himself. He has a long, long way yet to go in order to build a really effective war machine, and it is therefore disconcerting that he is boasting a good deal about what has already been done. His claim that a greater and better army has been raised than any in history has already been severely criticised as in bad taste, even if true. It would seem to indicate, like his statement that we shall soon have a million fighters in France, that he does not know what constitutes a real army. There is much force in last week's statement by a German general that sewing shoulder straps upon men's shoulders does not make them competent officers and leaders in modern warfare. We do not even know whether we have a single general competent to command a division on the west front; hence it is surely the part of wisdom to have faith but to be modest, to boast sparingly until it can be shown that a really effective fighting force has been created. Gen. Pershing, it is officially stated, is complaining of the ignorance of many high officers sent to him.

But, when all is said and done, despite his numerous mistakes, Secretary Baker remains a very high type of the American official. His democracy, his earnestness, his zeal and devotion, his readiness to uphold labor standards, even in war time, offset many blunders. There is nothing of the military autocrat about him, and he lends no encouragement to the development of any militaristic tendencies in the service. He has shown an understanding of the position of the conscientious objector and a sweet reasonableness upon this and other subjects that have won the admiration of many observers. One has only to think what would be happening if a man of the type of Senator Chamberlain were Secretary to realize how fortunate the country is in having a man of Mr. Baker's characteristics and point of view at the right hand of the President. If Chamberlain were Secretary, we should then have a man there who would not only be preaching the doctrine of hate and abusing all who cannot agree with him, but we should be in the hands of a far less efficient executive. Any change now would only mean some man's coming in to lose six precious months in learning his job, during which time he would be entirely at the mercy of the War Department ring. It is all very well to talk about the duty of a Secretary to place himself in the hands of the experts, but it will some day appear that many of Mr. Baker's blunders are due to the fact that he did take the advice of experts. Sometimes the writer has felt that the most important function of the Secretary of War is to override the military experts, to shake them out of their ruts, to see that new blood is constantly transfused into their veins, and to protect the country from the utter narrowness of their point of view.

At least the nation owes Mr. Baker a debt of gratitude for refusing to accept the proposal to vote at this time that universal military service which has made modern militarism possible and which will inevitably corrode the life of any nation that adopts it. More than that, people are beginning to realize that a good deal of the criticism of Baker comes not only from bodies, like the National Security League, which are obsessed with the idea of "getting universal service across" while the excitement of war is on, but also from certain reactionary Republican elements which have been chilled by the President's peace proposals of January 9, especially by the squint in them towards free trade. The Republicans are desperately seeking an issue and an opportunity to oppose the President without appearing unpatriotic. The pitifully sterile Republican leadership in Congress will be bitterly disappointed, indeed, if the War Cabinet proposal vanishes into thin air. Whither shall they turn next in preparation for the fall elections, to meet and offset the old cry about not swapping horses while crossing the stream?

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Genius and Taste

By IRVING BABBITT

I

IN "Roderick Random" (1748), the poet Melopoyn, confined in the Marshalsea for debt, stalks forth "wrapped in a dirty rug tied about his loins with two pieces of list of different colors," and, making a profound bow to the assembled prisoners, pronounces before them "with great significance of voice and gesture a very elegant and ingenious discourse upon the difference between genius and taste." Dr. Spingarn's views on genius and taste,* like so many other views that are being put forth as ultra-modern, take us back to this period in the eighteenth century. A new movement began to gain head about this time, a movement in the midst of which we are still living, and the opposition between this movement and traditional conceptions appears nowhere more clearly, perhaps, than in its reinterpretation of such words as genius and taste. In one of his most conservative moods Voltaire defined genius as "only judicious imitation"; which meant in practice the imitation of the approved models according to certain rules and conventions. But to imitate thus is to be merely orthodox, and Voltaire maintains after all that mere orthodoxy, though necessary, does not suffice. In any one who hopes to achieve literary salvation good works must be supplemented by grace, and grace is accorded to but few. If Voltaire is to the last degree astringent and restrictive in his attitude towards literary genius, he is hardly less so in his attitude towards taste. The critic, too, he holds, must have a special tact and intuition that cannot be acquired. Voltaire estimates that in the whole world there are only a few thousand men of taste—mainly settled about Paris. In short, genius and taste as Voltaire views them are very vivid and vital things, but operate within the limits imposed by the neo-classic doctrine of imitation, a doctrine that suffered from the start from a taint of formalism.

Those who sought to purge literature of this taint began towards the middle of the eighteenth century to oppose to the neo-classical harping on judgment and imitation a plea for imagination and originality. The enthusiast and original genius who emerged at this time and arrayed himself against the wit and man of the world had from the outset a strong leaning towards primitivism. For example, Edward Young's "Conjectures on Original Composition" (1759) will be found in its attacks on imitation, and its exaltation of spontaneity and free expression, to anticipate surprisingly the gospel of recent primitivists like Dr. Spingarn and his master, Benedetto Croce. According to the older school, art aims not at the expression of the individual, but at the universal—the "grandeur of generality." On the contrary, says Young, genius resides in one's ultimate idiosyncrasy, that ineffable something that makes every man different from his fellows. If one wishes to be a creator and not a mechanical imitator, one should simply be one's temperamental self, and above all submit to no constraint upon one's imagination. "In the fairyland of fancy genius may wander wild; there it has a creative power and may reign arbitrarily over its own empire of chimeras." (The empire of chimeras was later to become the tower of ivory.) If one is not to be contaminated by imitation, it is an advantage, Young insinuates, to be ignorant and brainless. "Many a genius probably there has been which could neither write nor read." This advantage, the primitivist soon came to argue, was enjoyed especially in the early stages of society before originality had been crushed beneath a superincumbent weight of artificial culture, and before critics had begun their pernicious activities. This primitivistic view of genius received a great stimulus from the publication of the Ossianic poems. "Genius," says Diderot, summing up a whole movement, "calls for something enormous, primitive and barbaric."

If genius, according to the primitivist, is something purely expressive, a spontaneous temperamental overflow, taste, as he views it, is likewise at the opposite pole from the taste of the neo-classicist. Voltaire failed to do justice to certain writers—Shakespeare, for example—who were outside the strict neo-classical convention. According to the new doctrine, the critic should cease to be thus exclusive and become comprehensive and sympathetic. This is an important half-truth, though perhaps no half-truth since the beginning of the world has ever been so overworked. For it is not enough, as Dr. Spingarn would have us believe, that the critic should ask what the creator aimed to do and whether he has fulfilled his aim; he must also ask whether the aim is intrinsically worth while. He must, in other words, rate creation with reference to some standard set both above his own temperament and that of the creator. According to the primitivist, on the contrary, the genius has simply to let himself go both imaginatively and emotionally, and the whole business of the critic is to receive so keen an impression from the resulting expression that when passed through his temperament it issues forth as a fresh expression. By thus participating in the creative thrill of genius, the critic becomes creative in turn, and in so far genius and taste are one.

Now taste has been defined as a man's literary conscience. The transformation of the literary conscience that took place in the eighteenth century is only one aspect of the transformation that took place during that period in the conscience in general. Instead of being looked upon, as it always had been traditionally, as an inner check upon impulse and emotion, the conscience came to be regarded as itself an expansive emotion. Once discredit the veto power in human nature, once identify the spirit that says no with the devil, and the rest—for example, the tendency of genius and taste to run together in a common expansiveness, a common eagerness for expression — follows rather quickly. "The identity of genius and taste," says Dr. Spingarn, "is the final achievement of modern thought on the subject of art; and it means that fundamentally the creative and critical instincts are one and the same." In that case the credit of this discovery belongs to critics who antedate by at least a century Signor Croce. For example, A. W. Schlegel protests in his Berlin lectures (1803) against a "fault-finding criticism that looked upon what is truly positive in poetry—genius—as the evil principle, and wished to subordinate it to the negative principle—so-called

*Creative Criticism: Essays on the Unity of Genius and Taste. By J. E. Spingarn. Henry Holt & Co. $1.20 net.

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good taste; an unreal and purely fanciful contrast. These two things (*i. e.*, genius and taste) are indivisibly one."

II

If the creator has merely to get his own genius, *i. e.*, his own uniqueness, expressed, it is hard to see why the critic should be more disinterested, why he should not be less concerned with the faithfulness of the impression he receives from the work of the creator than with the temperamental modifications he gives this impression, with his remoulding of it into a fresh creation so that it may become expressive of *his* genius. These ultimate implications of the expressionistic-impressionistic view have been worked out by no one more consistently, perhaps, than by Oscar Wilde in his dialogue "The Critic as Artist." "Criticism," Wilde concludes, "is the only civilized form of autobiography." Except that he falls somewhat short of this last affirmation, Dr. Spingarn runs very closely parallel to Wilde, to whom indeed he makes due acknowledgment. What underlies this whole movement from the original genius of the eighteenth century down to Wilde and Dr. Spingarn is the craving for an indeterminate vagabondage of imagination and emotion; and far more significant than the emotional emancipation is the emancipation of the imagination from any allegiance to standards, from any central control. The neo-classicists had forgotten in their devotion to what they conceived to be truth and nature, by which they meant normal human nature, the supreme rôle of the imagination, or, if one prefers, of illusion in both art and life. They hoped, as we have seen, to achieve their grandeur of generality by a merely judicious imitation. Yet Voltaire himself had declared that "illusion is the queen of the human heart." The original genius opposed to the unimaginative neo-classic notion of normality an imagination that is subject to no norm whatsoever, that is, in Young's phrase, free to wander wild in its own empire of chimeras. Wilde has the supreme effrontery to put this cult of pure illusion under the patronage of Aristotle. But this should at least serve to remind us that Aristotle, unlike the neo-classicists, recognizes the all-important rôle of illusion. The poet, he says, gives us a truth superior to that of the historian—superior because it is more representative. But in order to give us this representative truth, he goes on to say, the poet must be a master of illusion. In Goethe's phrase, the best art gives us "the illusion of a higher reality"; and this has the advantage of being strictly experimental, of being only a statement of what one actually experiences on reading a great poem or seeing a great picture. Imitation, in the theory of an Aristotle and the practice of a Sophocles or a Phidias, is not merely judicious, but creative, and creative because it is imaginative. For the Greek, genius consists not in getting one's uniqueness uttered, but in the imaginative perception of the universal. Homer, says Aristotle, is the greatest of poets because he never entertains us with his own person, but is the most constantly an imitator. Homer still remains the greatest of poets for this very reason. He paints with his eye on the object, and that object is human nature.

The opposite pole is reached when Lamartine tells us that he wrote solely for "the relief of his heart." The fact that the poet who overflows in this way is widely acclaimed is no sure proof that he has attained the universal. Many men may go queer at the same time and in the same way. A whole generation saw itself reflected in "René." "René" is already more remote from us than Homer; and that is because the quality of the imagination displayed is, from the point of view of normal human experience, highly eccentric. It has been said, on the other hand, that Shakespeare dwells at the very centre of human nature. This is only another way of saying that Shakespeare is one of the most imaginative of men. His imagination, however, is not irresponsible like that of the original genius, but is disciplined to reality. At his best he is ethical in the Greek sense. To be ethical in the Greek sense is not to preach or to agitate problems, but to see life with imaginative wholeness. It is only too plain that the original genius, in his break with the neo-classic formalist, did not rise to ethical standards—to do this he would have needed to work out a sound view of the imagination and of imaginative imitation—but merely fell from legalism into anarchy. One should add—and this again is a fact that every one can verify for himself—that the creator of the first class gets his general truth without any sacrifice of his peculiar personal note; he is at once unique and universal. But the original genius tends to identify—here is his underlying error—the normal with the commonplace. What he sees at the centre is academic routine, and he gets as far away from this centre as he can by inbreeding idiosyncrasy. And then somebody finds that the eccentric position thus assumed is still too central and proceeds to fly off from it; whereupon still another comes along and secedes from this seceder from a secessionist, and so on indefinitely. The extremists in painting have got so far beyond Cézanne, who was regarded not long ago as one of the wildest of innovators, that Cézanne is in a fair way, we read, to "achieve the unhappy fate of becoming a classic."

One should indeed not forget that in the house of art are many mansions. The imagination that is more or less free to wander wild in its own empire of chimeras has its place on the recreative side of life. The question of truth and reality is not in this sort of creation primary. But it is right here that the primitivist is guilty of the gravest confusions. Dr. Spingarn holds that the would-be creator should submit to no test of truth and reality, but should simply "let himself go" emotionally and imaginatively; should get rid of "inner or outer inhibitions," and the result, one is to believe, will not be something more or less recreative; on the contrary, one will presently find Dr. Spingarn crediting the creator of this type with a "vision of reality" and "spiritual exaltation." Dr. Spingarn promises us that if we follow his prescription, we shall not only have genius—which will turn out to be identical with taste—but that we shall also go mad. One may agree with him that the man who puts no check on his imagination, and is at the same time convinced of his "spiritual exaltation," is in a fair way to go mad, but one may disagree with him in deeming this madness a divine madness. In its mildest forms this whole theory of genius and taste encourages conceit; in its more advanced forms megalomania. Once eliminate the high impersonal standard, the ethical norm that sets bounds to the eagerness of the creator to express himself, and the eagerness of the creator to thrill to this expression, and it is hard to see what measure of a man's merit is left save his intoxication with himself; and this measure would scarcely seem to be trustworthy. Virgil, we are told, wished to burn the Æneid. The undergraduate, on the other hand, often has a considerable conceit of his own genius in writing his daily theme. "Every ass that's ro-

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mantic," says Wolseley in his preface to "Valentinian" (1685), "believes he's inspired."

After all, the doctrine of imitation merely means that one needs to look up to some standard set above one's ordinary self. Any one who looked up to the standards established by the two great traditions, the classical and the Christian, tended to acquire in some measure the supreme Christian virtue, humility, and the supreme classical virtue, decorum, or, if one prefers, a sense of proportion. To repudiate the traditional Christian and classical checks and at the same time fail to work out some new and more vital control upon impulse and temperament is to be guilty of high treason to civilization.

If, on the one hand, the "spiritual exaltation" of the primitivist makes against the two virtues that sum up in a way all civilization, humility, and decorum, on the other hand it encourages the two root diseases of human nature, conceit and laziness. Dr. Spingarn's exhortation to get rid of both inner and outer inhibitions and let ourselves go amounts in effect to this: follow the line of least resistance —and be a genius. It is easy to be an unchained temperament, difficult to attain to a proportionate and disciplined view of life. By preaching sheer imaginative and emotional unrestraint in the name of expression, Dr. Spingarn is tending to discredit that very modern spirit* for which he professes to stand. If to be modern means anything, it means to be positive and experimental in one's attitude towards life. Now if such a phrase as a "vision of reality" is to have any experimental content—if it is to be anything more than a mask for egotism—the reality of which one has a vision will serve to set bounds to the expansion of one's ordinary self; will be known practically, in short, as an inner inhibition. It should be clear to any one who considers the case of those who have viewed life with some degree of centrality and wholeness that they have won their restraining ethical insight with the aid of the imagination. If a sound type of individualism is to be achieved, and this is the specifically modern problem, it is scarcely possible to stress too strongly the rôle of the ethical or generalizing imagination. Such vision of reality as is vouchsafed to finite man must ever come to him through a veil of illusion. This inseparableness of reality and illusion may embarrass the metaphysician, but not the positivist who discriminates between the sham vision and the true, not on metaphysical grounds, but by their fruits.

Now the fruits of the primitivistic theory of genius and originality have had time to become manifest. If this theory was incubated in eighteenth-century England, it received its chief developments in eighteenth-century Germany, where it was applied by Herder, Fichte, and others, not merely to individuals, but to nations. When an individual becomes unduly exalted over his own "genius," there are various ways in which he may be relieved of his excess of conceit. But when a whole nation gets into a similar state of exaltation and is consumed by the ardor for self-expression, when instead of submission to genuine ethical standards there is a collective inbreeding of temperament and idiosyncrasy, then the case is well-nigh hopeless. One may then properly raise the question that Bishop Butler is said to have debated with himself, whether a whole nation may not go mad. National conceit runs into national megalomania, and the intoxication of a whole people with itself finally comes to be felt by it as an ecstatic "idealism." A nation of this kind may count upon having its "creative" critics, who will hope to show their taste by simply sharing this intoxication and their genius by giving it fresh expression.

*For my definition of the modern spirit see *Nation*, August 2, 1917 (article on "Matthew Arnold"). For my use of the word laziness see *ibid.*, October 18, 1917 ("Interpreting India to the West").

III

This whole conception of genius and taste has about it the flavor of a decadent æstheticism. The term creative critic, in particular, seems destined to remain a noteworthy example of what Arnold calls the grand name without the grand thing; and this is a pity, for there is an important sense in which the critic should be creative, especially in an age like the present, which has cut loose from its traditional moorings. Before determining what this sense is, let us consider for a moment the true relation between creator and critic, between genius and taste. Not to speak of other and minor differences, the creator differs above all from the critic, not merely in having genius in general, but a mysterious and incommunicable gift. Dr. Johnson goes too far when he defines genius as "only a mind of large general powers accidentally determined to some particular direction." The musical genius of a Mozart, for example, cannot be accounted for in any such fashion. Dr. Johnson was nevertheless right in condemning the whole primitivistic notion of genius and the lazy drifting with temperament that it encouraged. As a seventeenth-century Frenchman put it, it is not enough to have great gifts, one must also know how to manage them. Though a man's genius may not be in his power, the control of this genius to some human end largely is. To determine this end, he must look to standards, standards which, if he is not to be a mere traditionalist, he must create with the aid of the ethical imagination. If he does not seek to humanize his gift, if he is content to be a mere unchained force of nature, he may have genius, almost any amount of it, and yet remain, as Tennyson said of Hugo, only a "weird Titan."

The critic, for his part, cannot afford any more than the creator simply to let himself go. If he is merely content to partake of the creative thrill of genius, he may have gusto, zest, relish, what you will, but he will not have taste. He will begin to have taste only when he refers the creative expression and his impression of it to some standard that is set above both. And if this standard is to be purified of every taint of formalism, it must not be merely traditional or rationalistic, but must rest on an immediate perception of what is normal and human, a perception that the critic, like the creator, can win in its fulness only with the aid of the ethical or generalizing imagination. The best type of critic may therefore be said to be creative in the sense that he creates standards. It is in their common allegiance to standards that critic and creator really come together. They ascend, and not, as in the primitivistic theory, descend, to meet. With the elimination of the restrictive and selective principle—and the presence of standards is always felt as such a principle—what is left is the most dangerous of all forms of anarchy—anarchy of the imagination. This is what Goethe meant when he said that "nothing is so horrible as imagination without taste."

To acquire a true literary conscience, to mediate between the restrictive and selective principle and one's vivid personal impression, to have standards and then to apply them flexibly and intuitively, is not easy. It is to be feared that

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Voltaire is nearer the truth when he discourses on the small number of the elect in matters of taste than Dr. Spingarn when he utters his facile assurance, so agreeable to democratic ears, that "we are all geniuses; we are all possessed of taste." Dr Spingarn's message would seem to be the very opposite of what we need in America at the present time. For though we no doubt have "ideals"—at least we seem very certain on this point—we lack standards; and the pathway to standards would scarcely seem to lie through the glorification of impulse and unrestraint. Because certain barriers imposed by neo-classic good taste were found to be arbitrary and artificial, the primitivist assumes that all barriers are arbitrary and artificial; and the consequences of this assumption, if worked out consistently, should give us pause. Civilization, at bottom, rests on the recognition of the fact that man shows his true liberty by resisting impulse, and not by yielding to it, that he grows in the perfection proper to his own nature not by throwing off but by taking on limitations. As a matter of fact, not much is left of the values of civilized life when Dr. Spingarn has finished enumerating the things that must be thrown overboard if the creator is to express himself adequately, and the "new" or "æsthetic" critic is to partake of the creator's thrill and reëxpress it. Dr. Spingarn says that the opening night of the International Exhibition (1913) was one of the most "exciting adventures" that he had ever experienced. Many of the pictures that have been appearing in this and similar exhibitions of late years, far from being so excitingly novel, would suggest rather that our American partisans of pure expression are coming in at a late stage of a movement that from its rise in the eighteenth century was unable to distinguish between the original and the aboriginal. If Mr. Theodore Dreiser, author of "The Genius," had set forth his views of originality in Germany about 1775 (*die Geniezeit*), they would have been wrong, but they would at least have had the semblance of novelty. As it is, it is hard for a person even moderately versed in literary history to read these views without yawning. Nothing is more tiresome than stale eccentricity. Is this country always to be the dumping ground of Europe? Americans who wish to display real virility and initiative will scarcely be content to fall in at the end of the procession, especially when the procession is moving, as in this case, towards the edge of a precipice. They will see that we must begin by creating standards, if our other attempts at creation are to have any meaning, and they will not underestimate the difficulty of the task. Primitivism leads to affirmations that are repugnant to the most elementary common-sense—for example, to Dr. Spingarn's affirmation that the "art of a child is art quite as much as that of Michelangelo." But it is not enough to oppose to such aberrations mere common-sense or reason or judgment. The strength of the primitivist is that he recognizes in his own way the truth proclaimed by Napoleon—that imagination governs the world. But those who believe in the need the genius of common-sense. Those who believe in the need of a humanistic reaction at present should be careful not to renew the neo-classical error. Thus Dryden attributes the immortality of the Æneid to its being "a well-weighed, judicious poem. Whereas poems which are produced by the vigor of imagination only have a gloss upon them at the first which time wears off, the works of judgment are like the diamond: the more they are polished the more lustre they receive." But what is preëminent in Virgil, what gives the immortalizing touch to his work, is not the judgment he displays, but the quality of his imagination. It is no doubt inevitable, in speaking and writing, to divide man up into faculties and contrast judgment with imagination. But one should at the same time recollect that this division of man into more or less water-tight compartments has about it nothing positive and experimental. What is positive and experimental, let me repeat, is that in creation of the first order, creation that has high seriousness in the Aristotelian sense, the imagination does not wander aimlessly, but is at work in the service of a super-sensuous truth that it is not given to man to seize directly; and that the result is "the illusion of a higher reality." Creation of this order, one may report from actual observation, is something more than the intense expression of some expansive ego, whether individual or national; it has a restrained and humanized intensity—intensity on a background of calm. Our whole modern experiment, not only in art and literature, but in life, is threatened with breakdown, because of our failure to work out new standards with the aid of this type of imagination. And this breakdown of the modern experiment is due to its not having lived up to its own programme. Those who have put aside the discipline of outer authority have professed to do so because of their thirst for immediacy, of their wish to face unflinchingly the facts of nature and of human nature. But the veto power in human nature is nothing abstract, nothing that one needs to take on hearsay, but a matter of immediate perception. It is this fact, the weightiest of all, that the corrupters of the conscience in general have failed to face in making of the imagination the irresponsible accomplice of the unchained emotions.

The Secret Treaties

IN consequence of the admirable enterprise of the *Evening Post*, American readers have recently had laid before them for the first time the actual text of the Russian secret treaties and other documents published by Trotzky, which illustrate so strikingly the methods of the older diplomacy. Recognizing the important service performed by the *Evening Post* in making these documents available to the American public, and desiring to secure a representative expression of opinion concerning them, the *Nation* has asked a number of representative university men among its readers for comment on the revelations. Their replies are subjoined.—MANAGING EDITOR.

TO THE EDITOR OF THE NATION:

SIR: There can be no doubt that the methods of diplomacy are among the many things that have been carried by the war into what now seems like a transitional era. In the court of advanced democracy the old methods are on trial, and new methods are beginning to be foretold. It is almost certain that the result will be a greater degree of publicity than heretofore, but whether the absolutely open diplomacy, with all the cards on the board, which the extreme idealists demand, is possible in the near future seems doubtful. Secret diplomacy can never be entirely done away with so long as there continue to be international rivalries leading to combinations for mutual advantage. The treaties which the *Evening Post* has published are typical of the old diplomacy and not unfavorable specimens of it. The agreement

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with Italy is a good example. More than one of those who framed or signed it must have doubted whether it could ever be carried into effect; and yet, considering all the circumstances, the old methods still ruling and the military needs of the Allies, Italy's price was not too high nor the promise to pay it unjustifiable. If the final settlement is made by a general congress in which all claims are fully considered and fairly balanced, all these agreements will go into the melting-pot. They can mean no more than that the signatory nations will make an honest effort to secure for their allies what they promised. GEORGE BURTON ADAMS

New Haven, Conn., February 1

TO THE EDITOR OF THE NATION:

SIR: In answer to your kind request for a few words of comment on the secret treaties, made known by the present Russian Government and published in full by the *Evening Post*, I wish to emphasize the value and timeliness of this publication. While students of contemporary history have been well aware of the existence of such treaties, there has naturally been much uncertainty as to details. Denial was possible and affirmation unconvincing until the evidence was produced. Nothing could more strongly enforce President Wilson's demand that diplomacy should always proceed frankly and in public view than this exhibit of private international understandings. It has a certain melancholy interest to observe how engrossed some of the chancelleries of Europe have been, as late as 1917, with plans for annexation, division of territories, domination of subject peoples, extension of political spheres of influence, "contributions," suppression of publicity, and prevention of peace moves before the war aims could be realized. On the other hand, one is struck with the utter silence of diplomats, when they settle down to real business, concerning the rights of nationality, the dangers of autocracy and militarism, and the interests of democracy, looming so large in the popular appeals. All this applies, of course, with equal and even greater force, to the diplomacy of the Central Powers. It should not be overlooked that certain territorial adjustments suggested in these treaties, when they are clearly in the interest of suppressed nationalities and can be made on the basis of a plébiscite, which is the democratic method, are highly desirable. The real democracy of Great Britain, France, and Italy has no desire to rule over Germans, Slavs, Turks, Persians, Greeks, Egyptians, Berbers, or any of the so-called wards of civilization without the consent of the governed. But general detestation of secret diplomacy and private alliances will not itself abolish these factors, unless a disentangling alliance, to use President Wilson's felicitous phrase, of all the sovereign and independent states can be formed; and diplomacy will not be able to proceed frankly and in public view until it can be carried on in a parliament elected by the national parliaments and authorized to enact and enforce international law, and organize a democratic government of the world. NATHANIEL SCHMIDT

Ithaca, N. Y., January 31

TO THE EDITOR OF THE NATION:

SIR: My first impression on reading the Russian treaties is one of surprise that any one should have been surprised by them. Some of their details, of course, were unknown, but surely the agreements which they reveal are in large outline exactly what we had supposed. But while these so-called "revelations" are in no sense surprising, they will be for most of us rather depressing. Truly they contain nothing new—that is just the sad part of it. In spirit and in detail they exhibit nothing but the same old land-hunger, the same old haggling, the same old legalistic and suspicious insistence on the balance of power which fills dynastic history and which is the source of all our woe. Not only is there in these treaties no mention of the principle of nationality; the stipulations agreed to regularly disregard it and parcel out the inhabitants of the earth to be governed by alien peoples in truly Prussian fashion. Surely a war concluded after this pattern would do little to make the world safe for democracy.

A perusal of these treaties should, therefore, result in renewed and devout thankfulness for the Russian revolution and the entry of America into the war. If one compare these agreements with, let us say, Lloyd George's recent declaration of war aims, one seems to be passing from an old into a new world. It was largely the intervention of America—and the need of American intervention—that brought about this change; and it may prove that the failure of the Allies to win without us was a blessing in disguise, of measureless value to the world's future. If it is to be so, however, we in America not only must help to win the war, but must set our faces sternly against any return to the old methods of bargains and balance, and see to it that newer principles, which the professional diplomats would stigmatize as "Utopian," be made into hard and practical realities. JAMES B. PRATT

Williamstown, Mass., January 31

TO THE EDITOR OF THE NATION:

SIR: The Petrograd revelations make it clear that when Kerensky asked the Allied Governments for a restatement of war aims he was issuing what amounted to a challenge—a challenge to England and France to say whether they were fighting for democracy *only*, or for democracy plus such advantages as might be gathered by the way; he wanted to know whether the Russian people were expected to go on fighting for objects formulated by the Czar. The Allied Governments could not make any restatement of war aims because, while they were fighting for democracy, they were also fighting for objects which would not bear the light of day—that is to say, for that kind of advantage the mad race for which was precisely the fundamental cause of the war. It may be annoying, but it is a fact that you can't make people believe you are fighting for democracy if you are also fighting for territory. As I read these secret treaties, I say to myself, Suppose the Allies successful: France takes Alsace-Lorraine; the left bank neutralized as a barrier against Germany (cf. Congress of Vienna!); England takes the German colonies; Russia takes Constantinople; Italy, as usual, takes what is thrown to her; the Turkish Empire is partitioned into Russian, French, and English spheres of influence; all according to agreement. Democracy might be safe, but what would be the verdict of history a century hence? Would it be that this was the war fought to end war and to make the world safe for democracy against the menace of military autocracy? It is impossible to suppose so. Textbooks would treat it as one of many European wars, of which the cause was commercial rivalry, and the result the defeat of Germany and the aggrandizement of Russia, England, and France. In those

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fatal July days of 1914, the German Emperor might have postponed this war; but this war could not have been long delayed without abandoning the imperialistic ambitions and the diplomatic practices which have been so characteristic of international politics for fifty years past. To any one who studies the history of the Triple Alliance and the Triple Entente the wonder is, not that the war came, but that it was so long in coming. Imperialistic ambitions and secret diplomacy are now prolonging the war; and unless they are abandoned, unless the nations adopt radically different ideals of national welfare and radically different methods of attaining it, the next war will come in due course as surely as night comes with the setting of the sun.

CARL BECKER

Ithaca, N. Y., January 31

TO THE EDITOR OF THE NATION:

SIR: These Bolshevik revelations have not impressed me very much. Every one knows that this is the way things have been done, and that it is coming to the time when secret diplomacy will go to the junk pile. As published, these treaties make, for the weaker of mind, a fine one-sided case against the Allies, which scandalizes me. The discussion of them, even granted that they are authentic, is irrelevant to the time and its needs. The issue of the hour, and the only one worth mentioning, is whether the challenge of the German code of conduct to the essentials of human civilization is going to be repelled or not. What the Bolsheviki are avowedly trying to do is to stir up class antagonisms. I have no faith at all in Lenine and Trotzky; even if there are no German propaganda funds behind them, they are reckless adventurers, with heads full of fantastic ideas about what can be done with a human society. The present question is not whether there have been secret treaties, but whether we are going to stand for the rapings, mutilations, murders in cold blood, and the rest of the systematic and picturesque deviltry that may be summed up under *Schrecklichkeit.* It is not so much a question of whether there have been secret treaties as of whether open and avowed covenants may be thrown over at will. There is a time for all things, and this is the time to win a war. For the present nothing else counts. If the Allies win, this secret treaty business will be taken care of. Then we shall have more evidence, and less one-sided evidence, and responsible statesmen to pass upon it. A. G. KELLER

New Haven, Conn., January 30

TO THE EDITOR OF THE NATION:

SIR: It is to be hoped that the secret treaties revealed at Petrograd by the Bolsheviki and now appearing in the columns of the New York *Evening Post* will be widely read and carefully pondered. They will not give much comfort, perhaps, to the political idealist, since they are based frankly on the principle that to the victors belong the spoils, but they are illuminating, and their effect can hardly fail to be wholesome. Had they been carried out, we should certainly have been freed, for a long time at least, from the menace of German imperialism, for Germany, shorn of so large a part of her iron and coal supplies, would have been left completely at the mercy of her neighbors; though just how this would have given any security for world peace is not clear, for the method has been tried again and again and has always failed. One finds no reference, at least in the first three instalments of the documents, to a league of nations or a world court, and in view of many of the agreements there could, of course, be no recognition of the Bolshevist principle of "self-determination." It was arranged, for example, that the coal fields of the Saar valley should be handed over to France, presumably without consulting the wishes of the inhabitants. The greater part of Dalmatia was to go to Italy, although only three per cent. of the people of that province are Italians. The reader might suspect that the men who subscribed to such agreements were more interested in national aggrandizement than in the promotion of justice. But it should be recalled that they were confronted by a terrible situation. Germany had rejected arbitration, had broken the peace, and was invading her neighbors' lands with her frightful military machine. In self-defence they sought for power, and they were not very particular as to the means by which they secured it. In building and cementing their coalition they naturally made use of the predatory instincts of national groups, and in their zeal to crush the enemy they yielded to some extent to their own predatory instincts. But granting all that, there is, nevertheless, nothing in these documents that should make any one less eager to defeat Germany; they suggest rather a vigorous campaign against imperialism and in favor of world federation. Furthermore, their publication will surely strengthen the case for open diplomacy.

H. P. GALLINGER

Amherst, Mass., January 31

TO THE EDITOR OF THE NATION:

SIR: After the defeat of Napoleon, Europe built up the system of the Concert of the Great Powers to prevent the recurrence of world war. The system permitted national expansion and crusades for nationality. Instead of producing real concert it eventually ranged the Powers into two jealous and hostile groups. When Morocco was acquired by France, Egypt and a portion of Persia by Great Britain, and Tripoli by Italy, Germany felt that she was being bound in by a strong ring of her foes, who would end by choking her life out. She had probably armed for defence, but she now determined to use her force to break the combination she thought was formed against her. The principle of concert had run its normal course and was a failure. Both she and her opponents had thrown it aside. The recently published treaties show that her opponents entered the war with the idea of strengthening the hold they had acquired during the last twenty years. If we had access to the archives in Berlin we should probably see that Germany, Austria, Turkey, and Bulgaria have been doing the same thing. If the general peace that follows this war is made on the old plan, it is most probable that the old rivalries will go on and the miseries of world war will continue, probably in an increased degree.

The only hope for the cure of the evil is in the adoption of President Wilson's suggestion of federated peace. Undoubtedly it would be hard to get it adopted, and it might be hard to make it work; but the advantages are so great, if it does work, that it is worth taking a chance. Trotzky is committed to the promotion of the international solidarity of the workers. If it is achieved, and if this solid proletariat ever gets control of the governments of the world, federation and international peace will be accomplished,

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but along with it will come the subjection of all other classes of society to the laboring men. It would seem to be better to be forehanded and have the governments as now constituted form an efficient bond with power to enforce its will and having authority over all the functions that concern war and peace, and over no other functions. Such a step would take away one of the strongest arguments of the internationalists, relieve humanity of an intolerable burden, and give opportunity to take up the question of the influence of the workers in government on its own merits. If Russia under Trotzky, who is a man of real ability, can help us arrive at this end, she ought to have a fair and neighborly encouragement in the process. JOHN SPENCER BASSETT

Northampton, Mass., January 31

TO THE EDITOR OF THE NATION:

SIR: It is most important that these diplomatic documents shall not be commented on from an emotional or doctrinaire point of view. It must be borne in mind that they are extremely fragmentary, that they cover only a part of the field of war diplomacy, and that they are given out by the Russian Socialists for the purpose of discrediting "bourgeois governments." In the next place, it must not be for an instant inferred that these plans represent the "plot against Germany," loudly trumpeted by Michaelis; they are the result of the efforts made by the Entente Governments *after* the beginning of the war to come to a common policy. They are, of course, in the usual style of international dealings customary in all countries prior to President Wilson's method of open diplomacy, and they reveal not only the perfectly legitimate desires of the countries concerned to settle problems of race and territory, but also the militarist and imperialist aspirations of the Italian and the Russian Governments. These last have now been relegated to unimportance by the pressure of events and the new direction given to Entente war aims by President Wilson, and, to a less extent, by the Russian revolutionists themselves. In view of the recent utterances of Lloyd George and Clemenceau, the importance of these treaties and secret dealings has become largely historical. It is manifest, however, that if the imperialist elements be omitted, and perhaps, also, the plan of France to protect her frontiers from another invasion by another neutral buffer state, much remains of a territorial character that is precisely in line with the settlements that will have to be adopted if the war is to terminate in a stable peace.

THEODORE CLARKE SMITH

Williamstown, Mass., February 1

TO THE EDITOR OF THE NATION:

SIR: The publication of these documents, setting forth negotiations between Russia and her allies since the outbreak of the war, reveals a startling condition of affairs in European chancelleries which must be faced frankly if at the conclusion of this war there is to be a settlement that will insure the world against another such outbreak as has now for three and a half years plunged the world in deep sorrow and terrible suffering. The world cannot be made "safe for democracy" nor for peaceful progress as long as it is threatened by the dangers of secret diplomacy. If Russia and her allies were willing, during the progress of a war that is being fought out for crushing the spirit of conquest and domination through force of arms, to dispose of the East and to change boundaries in the West without consideration for the rights and wishes of those who form the populations of these regions, we can imagine the character of the far more sinister secret agreements for the division of the world that must fill the archives of the Central Powers.

The war will have failed of its purpose, and its great sacrifices will have been in vain, unless at the end of it a new epoch shall be inaugurated which will make it impossible for any Government to call upon its citizens to sacrifice their lives in order that Russia may have Constantinople, that France may take possession of Syria, or England may gain control of some other section. To right a wrong is one thing —and it is an essential issue in the present conflict—but to pass beyond this and to inflict another wrong on another nation is merely planting the seeds for another war. To divide up a large portion of the East among several European nations is as serious a crime as the sinister attempt of a single Power to dominate it by means of control of a continuous stretch from Hamburg to Bagdad.

Confining myself to the aspect of the secret treaties which concerns the East, as the subject to which I have devoted special attention, let me briefly say that the whole principle of settlement of this question, as revealed by the secret treaties, is as fundamentally wrong as it is from an ethical point of view intolerable. The East must be resuscitated, not exploited. It is the policy of exploitation during the last century that has led to the disastrous conditions which culminated in Germany's gigantic Pan-Germanic plot. The peoples of the Eastern countries—and I include under the term the Balkan states as part of the Near East—must be given the chance of autonomy and the development of the resources of their lands *under the protection*—if you choose, under the protectorate—of the concert of nations.

Hitherto, European peace congresses, so far from settling international problems, have generally created new ones. One is almost tempted to say that the reason why we have had so many wars in the nineteenth century is because we have had three peace congresses. The fundamental reason for the failure of these congresses to prevent constant outbreaks is the neglect of the principle of consideration for the rights and wishes of nations in the settlement of their affairs. The Russian documents show conclusively why the old diplomacy went bankrupt in 1914. Let us have done with it once for all and give the new diplomacy, aiming to safeguard the rights of nations and to protect the world against further violent outbreaks, a chance.

MORRIS JASTROW, JR.

Philadelphia, February 1

TO THE EDITOR OF THE NATION:

SIR: One thing stands out most clearly in the revelations made by the publication of the secret treaties, namely, how little the rearrangements agreed upon were calculated to secure an enduring peace and how lacking in appreciation even the statesmen of the Allied countries were of the need of a better international order—at least in 1915-1916. Space will permit of but one illustration.

The occasion of the Great War was the determination of the Central Empires to crush Servia in order to prevent the growth of a strong Serb state on the south of Austria-Hungary, and particularly to bar the expansion of Servia to the Adriatic Sea. To succeed in this would of course put an end to the agitation of the South Slavs within the Dual Monarchy for union with Servia. It would, in fact, end once and

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for all the dream of a great South Slav state. One can readily understand the determined heroism twice displayed by the Serbs in the fall and winter of 1914 in hurling back across the border the Austro-Hungarian armies that had invaded their country. One can less readily understand the agreement shortly afterward made by France, Great Britain, and Russia to secure the entrance of Italy into the war. That agreement guarantees to Italy not only Trieste and the Isonzo country, but also the whole of Istria and the Istrian islands and Dalmatia and the coast islands. One cannot read of the agreement without the conviction that the hopes of the South Slavs were blasted, that for all practical purposes they were still to be excluded from intercourse with western Europe by Italy's possession of Dalmatia, the population of which is ninety-five per cent. Serbo-Croat—that, in fact, Italy was substituted for Austria-Hungary in the domain of international friction. The agreement also provides that Italy be given the most important portion of Albania, part of it inhabited by Epirote Greeks, and that Italy conduct the foreign relations of "Albania." Moreover, Italy is to receive in full right the islands of the Dodecanese occupied by her, though they are inhabited exclusively by Greeks and belong by all right to Greece. Surely such an agreement, with so many causes for friction between Italy and Servia on the north and Italy and Greece on the south, was not calculated to help secure a durable peace. Article XVI justly begins: "This treaty must be kept secret." Apparently, when it was signed, "the rights of small nations" were in abeyance, and "the principle of nationality" was momentarily forgotten. Many of the provisions of the secret treaties have hitherto been known or suspected by students of international affairs before the Great War. The knowledge gained by the publication of the secret treaties by the *Evening Post* will increase their determination that secret diplomacy must cease.

STEPHEN P. DUGGAN

New York, February 1

Sic Semper

By DON C. SEITZ

I do not like to hear
The hushed opinion
Or the timid view
Uttered in fear.

I do not like to see
The people kneel
In tame submission
To the powers that be.

Such earn their fate
In time to come
To have some ruler say
"I am the state!"

No tyrant vain
E'er welded shackles
But the people blind
Held out the chain!

BOOKS

A Talent for Turbulence

Private and Official Correspondence of Gen. Benjamin F. Butler during the Period of the Civil War. In five volumes. Privately issued, 1917.

IN compiling and publishing these volumes, Mrs. Jessie Ames Marshall has been animated by a sense of pious duty to the memory of her grandfather. She expresses very clearly in her preface her conviction that the harsh judgments that have pervaded our military and political history as to the character and conduct of General Butler have been based largely on ignorance, error, and malice. To establish the historical truth in the matter is the whole purpose of her undertaking, and her method is to print in chronological order, without editorial treatment or comment, "all letters of interest during the period covered," including those to Mrs. Butler and other members of the family. The period covered is that from April, 1860, to March, 1868, and for the sake of clarification of the letters to and from Butler, there are inserted a considerable number of letters and documents from the "Official Records of the Rebellion" and other familiar sources.

Students of history will be grateful for this collection of material, and will search it eagerly for new light on other matters as well as on Butler's character and conduct. The search will not, however, be particularly remunerative. A slight illumination on minor matters is all that is forthcoming. On Butler's own affairs the volumes yield but little that is new to one who has read his autobiography. That characteristic work rests upon, and in some of the more important incidents prints, the papers included in the present collection. It is very useful, however, to have the papers in a form where the reading and interpretation of them will not be affected by the special pleading and boastfulness that are so conspicuous in "Butler's Book."

"Ben Butler" (for that is the form of his name that was most familiar to his contemporaries) was born in 1818 with a chip on his shoulder; when he died, seventy-five years later, the chip was still there. His congenital joy of combat was confirmed by a mentality well adapted to success in all the strife that it caused. Blaine attributed to Butler, very happily, a "talent for turbulence." That turbulence and contention were conspicuous at every point where Butler was in authority, is one of the most familiar facts in the history of our Civil War. It is equally familiar that the animosities he aroused, and found endless delight in, were very evenly distributed between friends and enemies. Confederate rancor against him was hardly deeper in intensity or greater in volume than that manifested by ardent supporters of the Union cause.

An outline of Butler's public services during the war, with the accompanying "turbulences," is edifying: 1. Commander of United States militia and volunteers in Maryland: sharp differences with Governor Andrew of Massachusetts and with the State authorities of Maryland. 2. Commander of Federal forces at Fortress Monroe: controversies over treatment of slaves as contraband of war, and over defeat at Big Bethel. 3. Major-general, United States Volunteers, on recruiting service in Massachusetts: contentions with Governor Andrew and other State officials. 4. Commander at New Orleans: fierce controversy over many

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incidents of his administration, especially his "woman order." 5. Commander of Department at Fortress Monroe and Norfolk: acrimonious disputes with Peirpoint, the loyal Governor of Virginia. 6. Commander in the field of the Army of the James in the campaign of 1864 against Richmond: violent disagreements with his corps commanders. 7. Commander of the unsuccessful operations against Fort Fisher: bitter quarrels with naval officers over the responsibility for the failure.

Quite without reference to the right and wrong in all this contention, the mere fact of it is the significant feature of the record displayed in the five volumes. In most cases external circumstances rendered tension inevitable; but the degree of it and its most disturbing consequences were generally due to the malicious ingenuity of Butler in rasping the adversary at the outset of the difficulty. His practice in controversy was concisely summed up in a letter to Secretary Chase: "I usually decline to take the defensive" (III, 119). The circumstances under which this sentence was written constitute an illustration of Butler's controversial tactics. He had been, to his intense irritation, removed from command at New Orleans, and he was clamoring for either restoration or some other command that would show that he had not lost the confidence of the Administration. Failing this, he told Chase he would resign from the army and resort to self-vindication; and the remark quoted above was a direct threat that he would attack Lincoln. The appointment of Butler to the Department of Southern Virginia and North Carolina followed shortly upon this letter.

The letters give a good deal of evidence as to the efforts of Butler to maintain favor and influence with President Lincoln, and the disposition of Lincoln to use Butler's energy and administrative ability and political influence. The two men were as antipodal in temperament as they had been before the war in politics. Butler became during the war a radical and established close relations with Cameron, Wade, Chandler, and others who in 1864 violently opposed the renomination of Lincoln. There was not a little favor in this group for the idea that Butler would be a highly satisfactory substitute for the gentle and slow-going incumbent, and the general himself is shown to have been far from hostile to the idea.

The embarrassment to the Administration of having to deal with a general who was so influential and so active in politics receives abundant illustration in this work. Butler's letters to members of the Cabinet and to Lincoln himself were frequent and were not seldom of a character grotesquely at variance with the duty of a military officer to his superior. Such a communication, for example, as was addressed to the President under date of August 1, 1864, in reference to affairs in Norfolk, Va., is one of the incredible facts of our Civil War. Norfolk was in Butler's military department, and he was administering the municipal government through his military subordinates. A loyal State Government, headed by Governor Peirpoint, had been recognized by both the President and Congress, and was receiving anxious encouragement from Lincoln as an instrument for the promotion of his policy of restoring the State fully to its old position in the Union. A judge chosen under the auspices of this Government ventured to exercise his lawful functions in Norfolk, where Butler had assigned those functions to a provost marshal. The general thereupon arrested the judge, subjected him to great indignities, and clapped him into military prison. The victim rightly claimed that he had acted with the approval of the President and the Attorney-General. Butler justified his own proceedings in a letter addressed to the President and sent to him direct instead of through the regular military channels. In it the Attorney-General was abused without stint, the Peirpoint Government was ridiculed mercilessly, and worst of all there was an unmistakable suggestion that the President's motive in supporting that Government was to secure electoral votes for himself in the approaching election (IV, 576).

Months before this, Grant and the War Department had been considering how to get Butler away from the scene of active fighting. Grant suggested that a department be carved out for him in the Western Border States, where his peculiar administrative talent would be serviceable. The troubles caused at Washington by the problem of handling the truculent general are amusingly illustrated by the reply of the panic-stricken Halleck. To send Butler to Kentucky, Halleck wrote Grant, "would probably cause an insurrection in that State. . . . Moreover, he would probably greatly embarrass Sherman, if he did not attempt to supersede him. If you send him to Missouri, nearly the same thing will occur there. Although it might not be objectionable to have a free fight between him and Rosecrans [commander in Missouri], the Government would be seriously embarrassed. . . ."

In view of all the circumstances, it is a great tribute to Butler's power that he was not relieved from command of his department till January, 1865.

The compiler of these volumes challenges a general judgment on Butler based on the documents printed. That judgment will in most cases probably be less unfavorable than what has hitherto prevailed. The three chief points on which adverse criticism has rested are: That he used his military position for personal profit corruptly secured; that he was harsh and brutal in his military administration of conquered populations; that he was weak and inefficient in military operations in the field.

The most familiar charges of downright plundering at New Orleans (like the episode that gave rise to the epithet of "spoons") are satisfactorily met. The reader will often be shocked, however, by the evidence of gross and cynical disregard of the nicer proprieties of conduct for a man in Butler's position. Thus it appears that sugar, cotton, and naval stores captured from the enemy were shipped by Butler in Government transports consigned to his personal business representative at home to be sold on the general's personal account. When traced through, this enterprise proves to have been a rather ingenious device for saving money to the Government and relieving administrative difficulties by a summary and sweeping cut through red tape. That the chance of a substantial personal profit put a foul taint into the whole proceeding seems never to have occurred to the general; and he doubtless felt affronted by the private rebuke administered by Chase as well as by the official censure of the War Department (I, 612, 632). So likewise both he and his good wife seem to have missed entirely the thought that buying furniture and curios "cheap" in New Orleans for their Massachusetts home might be open to misconstruction where the general was ruling by martial law and all the property of Confederates was subject to confiscation.

The charge that Butler's administration of enemy territory was unnecessarily harsh has been practically dropped by all competent investigators. Their conclusion is confirmed by what these volumes reveal. It appears clear that

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the evil reputation of the general resulted in this as in other matters from his natural propensity to make the form and manner of his actions as offensive as possible.

As to his leadership of the Army of the James, he would have been more than mortal if he had achieved marked success. Grant wished that force to play an important part in the campaign against Richmond, but he did not wish Butler to be in immediate command of it. To this situation was added the effect of Butler's general contempt for West Pointers and their reciprocal contempt for political generals, of whom he was *facile princeps*. With Grant expecting nothing from Butler, and Butler expecting nothing from the West Pointers who commanded the two corps of his army, it is not strange that all expectations were fulfilled. The story can be clearly traced through these volumes. The judicious reader will probably finish it with the feeling that Butler has borne rather more than his fair share of the responsibility for the failure of the campaign of 1864. His own conviction is reiterated in his letters that he himself would have captured both Petersburg and Richmond in the early summer but for the stupidity of his subordinates and the dispositions ordered by Grant for the deliberate purpose of insuring that the glory of destroying the Confederacy should not fall to Butler!

It is to be remarked in conclusion that the repellent traits that were so conspicuous were not the whole of the general's make-up. There is much evidence in the volumes of a genial and winning manner—of devoted friendships and of ideal tenderness in family relations. Butler exhibited, on the whole, the temperament that Virgil thought rather creditable to the Romans—the steadfast disposition *parcere subjectis et debellare superbos.*

Confederate Strategy

The Memoirs of Colonel John S. Mosby. Edited by Charles Wells Russell. Boston: Little, Brown & Co. $3 net.

THE most valuable portion of Colonel Mosby's memoirs is the chapter which discusses the participation of the Confederate cavalry leader, General J. E. B. Stuart, in the Gettysburg campaign. The usual conception of Stuart's conduct in that campaign holds that he went off upon a wild goose chase around the rear of the Army of the Potomac, and that he did so upon his own initiative. Being separated from Lee by the interposition of the Union army, as it also marched northward, Stuart, it has long been believed, deprived Lee of the "eyes" of his army, and in consequence left him unaware of important movements of the Army of the Potomac. This popular conception of Stuart's conduct in this campaign is also the usual historical conception, and in a measure justifies that contempt for military history which General Meade once expressed in a letter. This misconception Colonel Mosby's book disposes of thoroughly and finally.

It is true that Colonel Mosby ignores entirely Stuart's own report, in which he says that he suggested to Lee a march around the rear of the Northern army, and that Lee gave it his sanction. This places responsibilty upon Lee, but it does not relieve Stuart from criticism, even though Longstreet afterwards advised him to adopt the suggested route, on the ground that if he moved west of the mountains he would probably reveal to Hooker the Confederates' plan. It is to be noted that Longstreet was correct in what he said about this risk: Stuart's actual route would have been the better one if there had not occurred what Lee, Longstreet, and Stuart failed to guard against; namely, the interposition of the Army of the Potomac by reason of its northward march. Colonel Mosby does better when he goes on to demonstrate that the absence of that portion of the cavalry which Stuart led away with the sanction of Lee and by the advice of Longstreet was not responsible for the results specified by Lee's staff officers, by Longstreet, and by Lee himself. There remained with Lee plenty of cavalry for scouting purposes. He had his signal stations in the mountains. His couriers had a short and open way behind the mountains to Virginia, and, as Colonel Mosby maintains, it is inconceivable that Lee should have been dependent upon Stuart's portion of the cavalry for the information that the Army of the Potomac had crossed the Potomac River.

While successful in placing upon Lee and Longstreet a just share of the responsibility for this movement, Colonel Mosby has not resisted the temptation to attribute too much to the presence of Stuart's cavalry in Pennsylvania. To it he ascribes Meade's movement towards the Susquehanna. Yet when Halleck from Washington telegraphed about depredations of Confederate cavalry, the self-possessed Meade wrote that he could not be diverted from his main purpose, which was to find and fight Lee's army. Measured in any substantial way, Stuart's movement was a fiasco. Warded off by Meade's cavalry at Littlestown and Hanover, and vainly searching for Lee at Carlisle, Stuart reached Gettysburg with jaded horses, to be defeated at last by General Gregg. The Confederate cavalry campaign was of a piece with the mismanagement that characterized the larger strategy and tactics on the Confederate side in the most important of its battles.

Colonel Mosby seems to have had almost as enjoyable a time in raiding the weak places in Lee's inaccurate report of the Gettysburg campaign, in Longstreet's Memoirs, and in the numerous biographies of Lee and other writings by his staff officers as he had during the war in descending upon the trains, camps, and cattle herds of the Union armies in Virginia. He makes it plain that Lee, while in Virginia, had no thought of going to Gettysburg; that the popular story of a Confederate spy bringing to Longstreet at Chambersburg the first news of the crossing of the Potomac by the Union army is in the main a myth, and that Heth and Hill brought on the battle of Gettysburg without orders from Lee, and contrary to his intention to concentrate in the vicinity of the Cashtown mountain pass. Colonel Mosby tells how General Pickett and he, at Pickett's request, called upon General Lee after the war. Lee received Pickett coldly, and on departing Pickett said to Mosby: "That old man destroyed my division at Gettysburg." Mosby then quotes Venable, of Lee's staff, as telling him that after the Confederate loss of Five Forks Lee had ordered Pickett's trial by court-martial. In the confusion of the retreat from Petersburg to Appomattox the order could not be carried out, and when Lee saw Pickett riding with his troops he exclaimed: "Is that man with the army yet?"

The present generation of Americans, none too familiar with the ruthlessness incidental to all invading warfare, will find much that is enlightening in these pages. When Sheridan was burning the barns for a hundred miles in the Shenandoah Valley, he captured some of Mosby's raiders and executed them. It was characteristic of Sheridan not

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to think of the possibility of retaliation. Mosby had previously captured some seven hundred Union prisoners, but he now waited until he caught some members of Custer's cavalrymen, General Custer being the officer who had carried out Sheridan's order of execution. Then he executed seven men and politely sent word to Sheridan as to what he had done and why he had done it. After that there were no more executions of Mosby's men by Sheridan.

The lively narrative of Mosby's own exploits sometimes fails to be sustained by other evidence. His report to Stuart of his raid upon the Orange and Alexandria Railway of May 30, 1863, is given here without modification or comment. He said that with only forty-eight men he had captured and destroyed twelve loaded cars, made a good fight against a greatly superior force, and had lost besides his one cannon only one man killed and four wounded. Colonel Mann, who commanded the pursuing force, in his account of the affair says that Mosby got a severe drubbing and left seven of his men killed and fifteen wounded, besides other prisoners and the cannon in the hands of the Union victors, and that Mosby had a force of 200 men opposed to the 170 men under Colonel Mann. All war records are replete with similar divergencies in opposing claims, which are made with energy and enthusiasm, accepted popularly, and often incorporated as the final word into the pages of history.

Richard Harding Davis

Adventures and Letters of Richard Harding Davis. Edited by Charles Belmont Davis. New York: Charles Scribner's Sons. $2.50 net.

THE figure of the late Richard Harding Davis was always a little baffling to his contemporaries. It looked quite simple, and yet there turned out to be no place for it in the card index. If it was boyish prodigy, it was also belated youth; if it belonged to brilliant journalism, it belonged also to painful craftsmanship; it was the figure of a reckless adventurer and egotist, but then it was equally the figure of a devoted son and friend and lover. There was something glamorous about it, and something repellent. It was a figure to inspire gossip, not always of a kindly order; its instinct was to challenge, not to propitiate the world. That is an instinct more easily to be forgiven in youth, and it was natural that in later years one should hear more of this man's egotism and pugnacity than of his more generous but less spectacular qualities. Here is a book that should help pull together these impressions of one who, on whatever grounds, was undeniably among the marked personalities of his day.

There is a spell upon such men as he, and their world comes to recognize it. His brother and chronicler evidently thinks it quite natural that Davis should have been all his life foot-loose; that no job, no affection or interest could hold him when the summons came.

Writing might be called his first great adventure: at twenty-six he had done his best in "Gallegher," and delighted in being hailed from London as the American Kipling. A year later his adventures afield began with his accompanying an American force in a search along the Mexican border for the revolutionary Garza, who was supposed to be in hiding there. He exulted in helping to make a new riding record of endurance for the troop to which he was attached. He was then holding an odd sort of roving commission as editor of *Harper's Weekly*. Shortly after, we find him larking with the undergraduates at Oxford, and having a high old time in London; returning thence to "do" the World's Fair at Chicago, and off again almost at once for the Mediterranean and elsewhere. Everywhere he meets people and pries into things. A series of articles is his objective, and his adventures thus far are mild enough on the surface. But the spirit of romance stirs in him; he wants to know the world and its people so that he may be fitted to take a hand. From Athens he writes to his mother: "If the Harpers don't look out, our interests will clash. I look at it like this. I can always see the old historical things and take my children up the Nile, but I want now to make friends with the Mammon of unrighteousness and the men of the hour. I may want to occupy an hour or two myself some day, and they can help me. If America starts in annexing islands, she will need people to tell her how it is generally done, and it is generally done, I find, by the English. I may give up literature and start annexing things like Cæsar and Napoleon."

"Soldiers of Fortune" was written in the middle nineties, which was a dull season for adventure. Nevertheless, having written the story, Davis seems to have been curious to look into its scenes; and there was always possible romance to be found to the southward. Therefore with two other buoyant spirits he set forth, in 1895, upon that casual journey through Central and South America, of which a direct record was to be "Three Gringos in Venezuela." Davis was now in his thirties, but his letters maintain their undergraduate zest and ebullience. He is always exulting in his luck, which he declares equals the "luck of the British army." Whatever is capable of happening at any special place or time commonly does happen for his benefit: for instance, on the only day the southbound adventurers pass in Puerto Cortez, an American man-of-war, the Atlanta, steams in, and they are royally entertained on board. It turns out to be the only American man-of-war that has touched there for ten years! During the year or two that followed this journey, Davis was in the thick of all big public events, in the rôle of correspondent. Within twelve months he "covered" the Russian Coronation, the Millennial Celebration at Budapest, the Spanish-Cuban War, the McKinley Inauguration, the Greco-Turkish War, and the Queen's Jubilee. Piping times as yet, but the world was warming up, as the little campaigns in Cuba and Greece evidenced. The Spanish-American War gave full employment, for a time, to the enterprise of a correspondent of Davis's militant type; and, to his huge satisfaction, he did his share of fighting at San Juan and elsewhere. Then came the Russian-Japanese War, which was the great disappointment of his life. For, with an important and lucrative commission to fulfil, he found himself delayed in Japan for months, and even when he succeeded in getting to Manchuria he failed to reach the front or see any important fighting. This, one notes, was fatal to a correspondent, but would not have been so to a student of the war. But the forces and peoples behind war never interested Davis; he was absorbed in what he saw at first hand, in the spectacular aspects of war; therefore the war between Japan and Russia was from his point of view a flat and meaningless failure.

The year 1914, of course, found him in Mexico, chafing at American watchfulness and waiting, and achieving all the adventures possible for a correspondent in that contingency. Then came the outburst in Europe, and the supreme opportunity for an observer of exceptional ability and nerve.

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The traditional privileges of official war correspondents were severely abridged from the outset; yet Davis's luck and energy brought their usual reward, at least in the early months of the war. "I don't believe the official correspondents will be allowed to see much," he wrote in September, 1914. "I saw the Germans enter Brussels, the burning of Louvain, and the battle of Soissons, and had a very serious run-in with the Germans and nearly got shot. But now if you go out, every man is after you, and even the gendarmes try to arrest you. It is sickening." From October, 1914, to October, 1915, he was in America, writing his first book on the war, "With the Allies," which had a great popular sale; and characteristically doing his bit at Plattsburgh. Then he was off again upon what was to be his last adventure, the Salonica campaign. His sudden death, soon after his return, cut off the physical existence of a vivid human personality which could never have grown old gracefully. These letters, with their abounding enthusiasm, their warm sentiment for persons and things, their insatiable zest for adventure, may be accepted as summing up the man beyond the need of formal biography. He wrote a few perfect tales; but himself wished to be remembered as a man of action, one who had "occupied an hour or two himself" in the affairs of a stirring generation.

Arretine Pottery

Catalogue of Arretine Pottery in the Museum of Fine Arts, Boston. By George H. Chase. Boston: Houghton Mifflin & Co.

AMONG all the fabrics which were produced during the long period of the Roman Empire there is one which stands out preëminent—the famous Arretine ware. By its wealth of beautiful relief decorations, its fine, reddish glaze, and its considerable archæological and historical interest, it occupies a significant place in ancient ceramics. Among the two most important collections of this ware in existence are the Loeb Collection in the Fogg Museum of Art at Harvard and the collection in the Museum of Fine Arts, Boston. In 1908 Dr. Chase brought out a catalogue of the Loeb Collection, and this is now followed by another work dealing with the Boston Museum. These two volumes are at present the standard works on Arretine ware. The student is hereby supplied with beautiful illustrations of representative Arretine vases, scholarly descriptions of the same, and a valuable introduction giving a summary of our knowledge regarding this ware. Since these two books are practically the only properly illustrated catalogues of Arretine collections — the rich material in the Museo Publico in Arezzo remaining still unpublished—they fill a serious gap in our archæological literature. In his new volume Dr. Chase follows much the same plan adopted in his earlier work. His introduction is largely a reprint of that which appeared in his Loeb Catalogue, with, however, several changes, all of which add to its value. Thus the addition of a paragraph on the Hellenistic fabrics to be associated with Arretine vases, the omission of the unduly long historical account of Arretium, a slightly different classification of the material treated, have all helped to make the new Introduction an exceptionally well-balanced and comprehensive essay. The author does not indeed present much that is new since Dragendorff's essay on Terra Sigillata in 1895—except in the matter of dating; but considering our well-rounded knowledge of the subject, this is more to the credit of Dragendorff's work than to the discredit of more recent archæologists.

From Mr. Fairbanks's preface to Dr. Chase's work we learn that the Boston Museum is indebted to a gift of Mr. James Loeb for the ability to print the volume at the present time. It is indeed fortunate that Mr. Loeb's generosity has made it possible to publish such valuable material in an appropriately handsome manner. For the decorations on the Arretine vases should appeal not only to the archæologist, but to every lover of fine ornament, and through the present publication a wealth of such ornament has been made accessible to all who wish to enjoy and utilize it.

Notes

AMONG the forthcoming publications of Robert McBride & Co. are: "Twinkletoes," by Thomas Burke; "Suspense," by Isabel Ostrander; "Nothing of Importance," by Bernard Adams; "Interned in Germany," by Henry C. Mahoney; "Bible Study in the Work of Life," by Clayton Sedgwick Cooper; "Historical Backgrounds of the Great War," new edition, by Frank J. Adkins; "Dyes and Dyeing," enlarged edition, by Charles E. Pellew.

"Representative Plays by American Dramatists," by Montrose J. Moses, is announced for publication shortly by E. P. Dutton & Company.

The forthcoming publications of Dodd, Mead & Company include the following volumes: "Carolyn of the Corners," by Ruth Belmore Endicott; "Conscript 2989"; "The Transactions of Lord Louis Lewis," by Roland Pertwee; "A Roumanian Diary," by Lady Kennard.

Small, Maynard & Company announce for publication early in February "Buddy's Blighty and Other Verses from the Trenches," by Lieut. Jack Turner.

THE Carnegie Endowment for International Peace has begun the publication of a series of monographs entitled "Preliminary Studies on Effects of the European War," written by well-known economists and publicists. They constitute a part of the work of its Division of Economics and History and are edited by Dr. David Kinley. Paper bound copies will be distributed gratuitously upon application to the Secretary's Office, No. 2 Jackson Place, Washington, D. C. Bound copies may be obtained for $1 per copy by addressing the Oxford University Press (American Branch), 35 West 32d Street, New York city.

MME. MARCELLE TINAYRE'S "La Veillée des Armes," which was noticed in the *Nation* of October 11, 1907, has been brought out in an English translation by E. P. Dutton & Company at $1.50 net.

ELISABETH WOODBRIDGE'S "Days Out and Other Papers" (Houghton Mifflin; $1.25) contains twenty-two short essays, some of them reprinted from the *Atlantic's* Contributors' Club, which loyally continues in its quiet way the pleasant old-fashioned tradition founded by Dick Steele. Before Lamb and Hazlitt introduced the mood of Epicurean rumination and revery, the "periodical essayists" were not much given to the exploitation of their private idiosyncrasies and humors. They were rather a bright-eyed band of

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scouting free lances bent in a lighthearted way upon the "reformation of manners and morals." A collection of their papers did not constitute an autobiography, but a picture of society. This virtue of social observation and reference is in most of the pieces of this present collection, and it gives them a refreshing distinction from many of the "familiar" —all-too-familiar—essays in which amiable but rather tedious authors attempt to tell us how they personally relish roast pig. This is not to be interpreted as in the slightest degree a reflection upon Lamb's seraphic Dissertation. It is intended only as a suggestion to those to whom roast pig tastes as it does to most uninspired palates, that they should shift from introspection to observation. If there is more outside than inside a writer, as is very generally the case, he had better remove his eye from fixed contemplation of the poor kaleidoscope of his internal sensations and direct it towards the "passing show," which, after all, is big and various and interspersed with the novelties which are the spice of life in literature. Here are some of our present scout's discoveries: Club among cubs, an old lady who though without humor deserves to be saved, the cult of the second best, the unsatisfactory character of travellers' letters, the futility of meeting your friend for five minutes between trains, the vulgar error of holding likeness of interests the true cement of marriage, the wine of anonymity, the occasional unloveliness of veracity, and other piquant paradoxes lightly presented. For the "literary" there is at the end a good solid discussion of the "literary uses of experience" with a welcome mild derision of the novelist who rushes into print with his last year's diary illustrated with photographs of his next-door neighbor; together with commendation of "the truth of Rodin, who never works from a single pose, but expresses an understanding born of fused impressions."

MARGARET SHERWOOD'S "Familiar Ways" (Little, Brown; $1.25 net) is a book of gentle essays, with frequent glints of humor, on the moods of what may perhaps be fairly called the inspired but tired professor. The professional side of the essayist's life is touched but occasionally in references to piled notebooks, the austere inkwell, and the sabbatical year. The routine of teaching is, however, steadily present to the mind as the cabined and repressed condition from which one has, on the little estate at the extreme fringe of the New England village, blissfully escaped. In the little house, blessedly remote from people, one draws one's breath at ease, rests and feels, communes with flowers and birds and trees and with old mahogany furniture, lifts eyes unto the hills, takes color in the soul from far horizons, thrills with a sense of "something far more deeply interfused," vegetates and grows elate with momentary foretastes of celestial peace and Hesperidean tranquillity. Miss Sherwood's prevailing mood suggests a feminine alembification of Wordsworth, John Burroughs, and Mr. A. C. Benson. She writes of "us," but does not introduce us to the others. She writes of nature, but without scientific intention. She writes of culture, but its presence is like the odor of lavender. A chapter is better than a book full of this placidly charming but too frequently unideaed prose. The reader flags in the presence of revery that seldom brightens to the vividness of dream, and of a breath of poetical feeling that will not rise to a breeze. But such are the moods of the tired professor. The thought of ultimate rest produces quite the best essay in the volume. It is called "The Final Packing," and this is not far from its intensest note:

> I cannot go carrying my rugs, like an old Armenian peddler, along that narrowest way, yet my mind is full of these things, and I hope to take that with me. I do not like the way my fingers cling to the little mahogany table; there will be difficulty in making them let go. The thought of the highboy at the gates of Heaven troubles me; tug and tug as I will, I cannot get it through.

THE examples of modern fiction that can be recommended with a clear conscience to any discriminating reader are few. But here is one—perhaps the fact that it is both English and anonymous has significance—which deserves high measure of praise. "Helen of Four Gates," by an Ex-Mill-Girl (E. P. Dutton & Co.), is a book that would probably have to be related to the influence of Thomas Hardy were it not for the fact that its author started not from Hardy, but from Hardy's own foundation. She has an unerring instinct for the realities, a deep sympathy with all primitive things, for broad expanses, and for profound natures. One feels that her own cry is in Helen's: "If I were God, I would only give th' animals souls, because they're not ashamed, nor fleyed, and ne'er ax questions." If she does send "a shaft of ridicule through the orthodox moralities," her own moral is implicit in her story of the struggle between Helen's love and Martin's caution—between Helen's conscienceless nature and Martin's world-bound inhibition. Four Gates, a little hotbed of moral reproach nestling in the Lancashire moors, is not unlike the world in its superficial judgments, and Martin Scott, its kinsman temperamentally, must needs learn and suffer before he can adopt real kinship with Helen. In the perfect honesty of these two in standing each by his convictions, the author has embodied the tragedy of all revolution and progress, and the torture of all growth. She, no more than Helen, is ashamed of life. But unlike many who try to reflect and interpret life, she is not acquainted exclusively with its ugliness. Her story contains great beauty, and in its workmanship great distinction.

ABOUT twenty years ago, "An Anglo-Saxon Mother," whose name is withheld from the public, being con-

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fronted with the problem of her son's education, "looked carefully into various Western systems of mind training, including those of Rousseau, Herbart, Pestalozzi, Basedow, Froebel, and Madame Montessori, without finding any one of them really satisfactory." Some of them were found to be "good as far as they went"; but "none of them went far enough." During her study of these systems, she often thought of India, "that land of stupendous philosophy"; and finally, under the guidance of Mr. S. M. Mitra, she got hold of the real article, the ancient Hindu pedagogical system, furbished up with the terms of the latest popular Western psychology, a system adapted to old and young alike and one that apparently went quite "far enough." Mr. Mitra was at that time holding classes in "Psychology," in which he had for students (as he tells us) "graduates of Cambridge and Oxford, two peeresses, doctors of both sexes, and a leading suffragist." So great was his success that the "Anglo-Saxon Mother" has written a book of 520 pages entitled "Hindu Mind Training" (Longmans, Green; $3.50 net), in which she repeats at length, for the benefit of Europe and America, all she learned from her Hindu master. Mr. Mitra contributes a long Introduction and a concluding chapter. It is from this Introduction that the reader will learn the *raison d'être* of the method illustrated at length in the body of the book. The aim of this method—and, as Mr. Mitra tells us, the aim of Hindu pedagogy in general—is to establish and solidify the connection between the conscious and the "preconscious" mind. In this way the personality of the pupil will be "interwoven," mental disintegration will be prevented, and self-knowledge, power of self-analysis, and self-control easily attained. Like so many other Hindu thinkers who are versed in the recent literature of Western psychology—especially of abnormal and popular psychology—Mr. Mitra accepts with enthusiasm the idea of the subconscious (with the usual submerged-nine-tenths-of-the-iceberg illustration), although he is at the same time rather contemptuous of a culture which has just discovered the lower nine-tenths of the mind, the Hindu having known about it for thirty centuries.

THE method by which the preconscious and the conscious are to be interwoven into a normal personality, thus giving all the advantages of an ideal education, will seem to the Western reader a bit surprising. It consists of telling stories and asking the pupil to think over various questions suggested by the incidents of the tale, and to give a careful answer to each of them. The theory is that "these texts [the stories] act by bringing into use a set of brain cells—dormant and unused brain cells—which are thus made to do the work of the tired brain cells, while at the same time the whole brain power is stimulated and improved." It is a little difficult for a Western mind to see just how these texts will bring all this about, but one should remember that in the mysterious preconscious anything may happen. The stories are simple enough, some of them indeed very pretty. The questions based upon them are much like those appended to a "Westminster Sunday-School Leaflet," though some of them involve a good deal of self-examination and weighing of values. India's great emphasis upon meditation is brought out in them, and it can hardly be doubted that those who followed Mr. Mitra's directions carefully must have profited by them. The method is to be recommended heartily to the authorities at Gary. It is, however, a pity that in this book, as in so many other expressions of modernized Hindus, the fine things that India has to teach are so "interwoven" with old Oriental superstitions and with new Western psychological fads. Those who most admire Indian thought as found at its source can only regret that the "interpretations" given to the West by so many of its Westernized representatives should be such as to make the critical reader who knows it only through them regard it as a mixture of wordy sentiment and bad psychology.

IN the thirty-two chapters which constitute his "Problems of the Playwright" (Holt; $1.60 net), Mr. Clayton Hamilton discusses the drama and various phases of the modern theatre with intimate knowledge and a considerable display of scholarship. In dealing with established facts and principles he is generally sound and trustworthy, although it is possible to differ from some of his deductions, opinions, and critical estimates. It is doubtful, for instance, whether we are living in so great a period of the history of the drama as he seems to imagine. The present theatrical era, undoubtedly, is one of experiment and great activity, and has interesting and significant features which may tend to ultimate development; but the record of actual achievement and progress is not particularly encouraging. First-rate plays are rare, first-rate acting is rarer still. In judging the merits of plays and players, Mr. Hamilton does not employ a very high standard. With regard to his argument that Brunetière's dictum—that a conflict of wills is essential to drama—is proved fallacious by the absence of any such quality in a variety of pieces, Canon Hannay's farce "General John Regan," for example, it may be pointed out that although all dramas may be plays, all plays are not dramas. It is also clear that William Archer's suggestion of "crisis" and his own proffered emendation of "contrast," as more comprehensive substitutes for the French critic's definition, are both included in it. To argue the point from a single scene is disingenuous. It is just as easy to "build a play backward" as it is to "build it forwards." The obvious peril in the backward process is that of placing the critical scene in the beginning. Again, it is a matter of grave doubt whether the drama has been benefited by the improvements in the technical resources of the theatre, however much these may have contributed to the profits of commercial managers. That the art of acting, the primary function of the theatre, has steadily decayed as the arts of spectacle have been improved is certain. No doubt there is cleverness, of the trickily ingenious sort, in the Cohan plays, but such trivialities are entirely negligible in any serious consideration of drama. The chapter on Yvette Guilbert is an excellent bit of artistic appreciation, and there is much good matter in the essay on youth and age in drama. "A Kiss for Cinderella" is another admirable paper, as is that on the "Magic" of Mr. Chesterton, but is it altogether tactful to deride the weaknesses of a mind previously characterized as "mighty"? The article on "Euripides in New York" is exceedingly clever, especially in the aptness of its modern illustration. There is sterling good sense, also, in "Romance and Realism in Drama." The gist of the whole matter, of course, is that realism, in its ordinary sense, is a bar to the imagination which is the essence of the higher intellectual drama. There is much pleasant and instructive reading in the book, but it is futile to attempt to demonstrate the progress or degeneration of the theatre by the criticism, in the mass, of plays most of which are composed in serene defiance of all laws natural or artistic.

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AT this interesting period in the *rapprochement* between East and West any knowledge of the structure of Oriental society in the early stages of our social and economic contact becomes of increasing value. Oriental societies are just now in painful process of adjusting their mediæval institutions to modern needs, and whatever phenomena they produce in this readjustment can only be understood in the light of their past achievements and standards. For an adequate knowledge of modern Egypt such books as Lane's pioneer study, supplemented by the charming letters of Lady Duff-Gordon, are indispensable; the nineteenth century in Egypt, the Near and Middle East, and in Japan, was the crucial period of Westernization. Especially in India, whose records of early adventure and commerce are receiving assiduous attention from the historian and traveller, was this ferment active. Among the valuable reprints of this early literature may be mentioned a new edition of "Observations on the Mussulmans of India," by Mrs. Meer Hassan Ali (Oxford University Press). The English wife of a cultivated Mussulman in the early part of the nineteenth century, this prolific journal-keeper had unusual opportunities for recording her intimate observations of Mohammedan society in India. From her facile and discerning pen flowed impressions of Moslem arts, sciences, customs, folk-lore, and religion. Her entertaining, picturesque record has long been out of print, and Mr. Crooke, whose knowledge of Indian customs and institutions is unrivalled, has been at pains to trace the rather obscure story of this Englishwoman of the days of the old East India Company, and to edit the wealth of matter contained in her journal. The reader cannot fail to appreciate the vivid, sympathetic portrait the author has left us of her father-in-law, a type of Mussulman gentleman now almost extinct in India. The flavor of these pages has been retained in the old-fashioned spelling of Indian names and places.

What the Soldiers Read

By BURTON E. STEVENSON

BOOKS as well as bullets are going to help to win the war, and against the Kultur of the Kaiser and his cohorts there is being pitted knowledge that is democratized and made the possible possession of the nation's citizen soldiery from the commanding general down to the last high private in the rear rank.

The national organization of the men and women of the library profession, the American Library Association, is demonstrating that books are effective both as munitions of war and as a contribution to the morale of the men. The campaign waged by the Association in the fall to make books available to the men netted a sum amounting to more than $1,500,000. A Library War Service was then organized, holding official relations with the Commission on Training Camp Activities, with the Librarian of Congress, Dr. Herbert Putnam, as General Director of the War Service.

Under Dr. Putnam's direction, libraries have been organized in the sixteen National Army camps, in the sixteen National Guard camps, and also at Camp Johnston, Fort Oglethorpe, and Great Lakes. The last named is a naval camp, and the institution of a library there was made possible through a private gift of $10,000 for a building. Other book collections are being assembled at different points, particularly naval camps, and plans are being completed to provide reading matter for men on the transports and overseas.

The libraries instituted in the army camps and at Great Lakes are housed in buildings specially designed and constructed for the war work of the American Library Association, and are precisely to the camp cities what free public libraries are in any municipality. The affairs of each library are administered by a trained librarian with the aid of an assistant librarian. At all times one of the two is to be found at his desk, while the other is very likely to be in one of the company streets on library business in his little "flivver," for it is a wholly modern library equipment and administration that has been provided.

Books on the shelves in the libraries have been placed there partly by purchase and partly by gift. Gift books are being forwarded and will continue to be forwarded through any local library. Reading matter in the camp libraries embraces all classes of material. The great body of men who form the army, called as they have been from their usual trades, professions, business occupations, or other callings, and the boys who have left school or college are insistent in their demand for informative books. With the energy and enthusiasm which characterize the average American wherever he is to be found, they are using these books to throw light on their new duties. Books on engineering and technological subjects are especially in request. So are works on military and professional subjects, and on accounting, bookkeeping, and letter-writing. In fact, there is no topic from gas engines to gastronomy, or through the alphabet from aviation to Zeppelins, that does not claim attention and produce a demand for printed material. Many of the men appear, from the reading their spare moments permit them, to be continuing their school or college studies, or else to be keeping in view their return to civil life when the war is over.

A widespread interest in the study of French has created a demand for manuals for the study of the language, and also for French texts and vocabularies. On the other hand, there are books in the camp libraries for the use of men who wish to learn to speak and write English. The recreational reading in demand includes not only fiction, but poetry and drama as well.

Books on the war naturally form a due part of the collections which the Library War Service of the American Library Association has brought together. Personal narratives, letters written from the front, accounts of campaigns and battles, all circulate extensively. More strikingly, intense interest is shown in books dealing with fundamental causes and issues. The battle line of democracy, if the use of the camp libraries is any indication, will be composed of men who have a realization of what democracy is, and a vision of what it is to be.

"The American Library Association," says one observer of the work of the Library War Service, "is simply giving expression to the belief that, at the bottom, this war is one of conflicting ideals, and it is giving coöperation to those who hold to the ideal that minds were made for men, as men were made to be free, and who believe that a nation of free men with trained minds is invincible against any Kultur whatsoever, even though it is stamped with the efficiency that is made in Germany."

U. S. Camp Sherman, Ohio

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Bolshevik Drama

SOMETIMES, even in America, the stage keeps step with the times. At last two Russian plays that illumine one phase of the Revolution are being produced in the foreign-language theatres of New York.

"The Karamazov Brothers," a dramatization of Dostoievsky's novel of the same name, at the Théâtre du Vieux Colombier, deals with the Russia of the latter half of the nineteenth century. Gorky's "A Night Refuge," on the other hand, bears an immediate relation to the Revolution. The Bolshevik Government could find no fitter spokesman in the field of literature than Maxim Gorky. The greatness and the follies of Russian rule to-day can be read better, indeed, in the dark light of "A Night Refuge" than in the glare of actual events.

The two French adapters of "The Karamazov Brothers," MM. Jacques Copeau and Jean Croué, have happily been more concerned with transferring the spirit of the novel to the stage than with manufacturing a "well-made" play. Dostoievsky knew all the woes of the intellectual liberals, and in "The Karamazov Brothers" he pictures the results of generations of fettered thought and inhibited action—the life-in-death degeneracy of one Russian middle-class family. It is a psychological study of the Karamazovs, a father and three sons, whose violent passions and uncurbed desires destroy their victims in the anarchy of a stormy family life. Aliocha, the youngest brother, with the inspired insight of the devotee, says of his family, "There is in them a frenetic, savage instinct, in which the spirit of God is perhaps lacking. It is the soul of the Karamazovs."

It is the soul of the Karamazovs that is the hero of the drama. Dramatically "The Karamazov Brothers" is by no means flawless. The story is confused, the plot loosely knit, the interest scattered. But the compelling fascination of the characters is there. And above and behind the characters broods the spirit of Dostoievsky, of Russia—infinite pity for suffering and the hope of personal regeneration through humility and renunciation.

The performance is one of the most interesting yet offered at the French theatre. The settings as usual are distinctive and striking, and the acting is imbued with intelligence as well as feeling. M. François Gournac as the epileptic Smerdiakov achieves the artistic feat of evoking loathing and sympathy at the same time by his realistic performance; M. Jacques Copeau in the triple function of manager, author, and actor makes the second son, Ivan, a kind of Russian Hamlet, whose agonizing search for the truth ends in shattering his mind.

If the production of "The Karamazov Brothers" is interesting, that of Maxim Gorky's "A Night Refuge" at the Irving Place Theatre is the one really great dramatic offering of the season. Written in 1902, it was acted in Russia repeatedly before and during the Revolution of 1905, when Gorky, as a spokesman of the uncompromising Radicals, voiced the cry of the people as he is doing to-day. A masterpiece it is in spite of its melodramatic plot, its monotony of mood, its episodic scenes. There is no more vivid expression of the souls of the submerged in any literature.

The scene opens in a basement blackened with smoke, where the outcasts of a great city are gathered together. Three or four wooden bunks, a great Russian brick stove, a partitioned space shut off with torn and dirty curtains, the unfailing samovar on a table in the centre, and a filthy bed can be seen in the dim morning light. To the right lies the dying consumptive Anna, coughing away her life. There is the actor who has drowned everything in drink. There is the degenerate aristocrat who has sunken to the depths of barking like a dog, on all fours, to beg a drink from the professional thief. There is the philosophic vagabond, an ex-convict, who had avenged his sister's wrongs by murdering her lover. There is the typical "honest workman," the locksmith, toiling forever, rebelliously cursing his lot, but self-righteously scornful of the human vermin around him. There are the handsome, successful thief, a professional beggar, a card-sharp, a prostitute, a market-woman—all the scum of the earth that Gorky asks you to meet; and quite seriously as well he asks you to respect them. "Whatever a man may have become—he still remains a human being," he says in the words of his old pilgrim.

The appearance of the old white-bearded Luka in this den of iniquity brings a momentary ray of illusory hope to all of them. This wandering pilgrim is a curious figure with something of Tolstoy in his philosophy of toleration and rejection of violence, with something of Christ in his gospel of love and infinite compassion. "I only think that if a man does not do another good, then he does wrong," he says in simple explanation to a scoffer. To the thief who doubts God's existence, he explains, "If you believe in him, there is a God; believe not and none exists! What you believe in—exists."

These vagabonds of Gorky's think like philosophers and speak like poets. There is in them the contemplative wisdom so baffling to nations that "hustle and bustle" through life. In another submerged people kept from self-realization, the Irish, the phrases of poetry drop as unconsciously from the lips of beggars and vagabonds. Synge caught that divine gleam in his tramp of "The Shadow in the Glen" even more than in "A Playboy of the Western World."

The production and acting at the Irving Place Theatre are almost perfect. Mr. Rudolf Christians's intelligence and artistic achievement deserve full recognition. The play is as impressive in its way and as unforgettable as a Greek tragedy, though the sorrows of kings are replaced by the suffering of vagabonds and thieves, and the stately palaces and classic draperies by a thieves' den and filthy rags. Gorky holds that the object of literature is "to aid man to understand himself, to rouse in him faith in himself, to kindle the soul in his existence by infusing into it the holy spirit of beauty." Here, by supreme art, these characters from the lower depths achieve this purpose.

M. C. D.

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Finance

The Rise on the Stock Exchange

THE upward movement on the Stock Exchange last week brought prices of numerous active shares, both railway and industrial, to the highest level of the year. It impressed the mind of Wall Street; the more because it had been evident, all along, that certain outstanding facts in the general situation might easily, at another time and in another mood of the market, have been assigned as reasons for a decline. The war continues. Economic pressure has been more severe than at any previous period. Notably in this country, a blockade of transportation (due originally to railway facilities inadequate to handle all demands upon them) has combined with the severest winter in the memory of living men to derange the whole industrial movement. From the purely financial point of view, the heavy war tax payments are approaching, and we shall presently be confronted with a campaign for another huge war loan.

For the rise in stocks under such circumstances, Wall Street was bound to be ready with explanations; but they were offered in an unusually tentative way. Perhaps the favorite suggestion was that the market was reflecting the "peace talk" at Petrograd and Vienna and the "peace demands" of the German workmen, reinforced with a formidable strike. This world-wide prevalence of discussion regarding termination of the war cannot fail, so ran the argument, to bring the nations nearer to a point where formal negotiations will be feasible; and, once negotiations are begun, the war will be virtually over.

All this is an undoubted possibility; yet perhaps it may be questioned whether it would have been accepted even in Wall Street as a probability, except for the advancing market. That peace terms are under discussion is no more manifest a fact than the German Government's stubborn unwillingness to consider any terms which its antagonists and the world at large could consider for a moment.

If, indeed, the revolt of German labor could be interpreted as foreshadowing break-down of the authority of Kaisers, Junkers, Pan-Germans, of the Hindenburgs on the one hand, and the Tirpitzes on the other, the prospect would take on a different color. But this supposition remains in the field of pure conjecture. No individual statesman or business man is basing his expectations on any such outcome in the early future. It is the habit of the Stock Exchange to "discount" what it regards as probabilities, but hardly to move continuously on the basis of mere possibilities.

Occasionally, in the effort to explain the rise in prices, the "inflation argument" comes in sight again. Bankers and economists are certainly engaged in discussing whether even the United States has not entered, or at any rate is not about to enter, a period of inflation. In Austria, for instance, where inflation of paper currency has been greater than anywhere else in the world except Russia, the result has been, not only a greatly accentuated rise in prices of commodities, but a similar and very violent rise on the Stock Exchange. Securities, like materials, were adjusting themselves to depreciated paper values.

In our own situation, the trouble with the "inflation argument" as usually applied is that its conclusions are rendered doubtful through its use of terms and definitions. If our Federal Reserve note currency were to be issued in such quantity as to part company with gold redemption and gold values, the case would be clear enough. Yet no one is predicting this except as a remote possibility. Most of the warnings about coming inflation base themselves on the huge demands upon credit which the war loans have caused and will cause, and on the assumption that inflation of credit resulting from those operations will progressively force up prices and derange the financial system of the country. But all such reasoning overlooks some salient facts. When credit is expanded to facilitate subscriptions to the war loans, it may no doubt be said that prices have been driven up as a consequence.

What will have affected prices, however, is the Government's purchases with the money thus procured; and the Government's purchases would be made in any case—even if the money came entirely from taxes. Furthermore, it may reasonably be asked whether credit inflation for subscription to the war loans would not reduce, rather than expand, the credit facilities available in the ordinary markets. There is a limit even to expansion of bank credit, and the more the Government absorbs, the less will be left for use of producers, merchants, and speculators in securities.

It is conceivable that the Stock Exchange, instinctively or deliberately, may have been "discounting" such possibilities. If so, its foot will not be on very sure ground in any of them. Perhaps it would be more prudent, in the existing situation, to assume that the stock market since the beginning of 1918 has been responding to some more commonplace influences. The "reinvestment demand" after the "January disbursements" has its effect in war time as well as in peace. The liquidation by large capitalists, to prepare for tax payments or to adjust their investments with a view to the statement for 1917, would naturally be completed in large measure before that year was over. The Government's policy towards the railways and the dividend action of such companies as the United States Steel have influenced financial sentiment. Finally, even as to the war itself, the news from Russia, Italy, the western front, and the "submarine zone" is of a far more reassuring character than that which came when the market was declining in December.

ALEXANDER D. NOYES

BOOKS OF THE WEEK

FICTION

Allen, J. L. The Kentucky Warbler. Doubleday, Page. $1.25 net.

MISCELLANEOUS

Holmes, R. D. A Yankee in the Trenches. Little, Brown. $1.35 net.
Kettle, T. M. The Ways of War. Scribner. $1.50 net.
Pelzer, L. Marches of the Dragoons in the Mississippi Valley. State Historical Society of Iowa.
R. A. L. Letters of a Canadian Stretcher-Bearer. Little, Brown. $1.35 net.

RELIGION AND PHILOSOPHY

Case, S. J. The Millennial Hope. University of Chicago Press. $1.25 net.
Everett, W. G. Moral Values. Holt.
Manual of Inter-Church Work. Edited by the Rev. R. B. Guild. New York: The Commission of Inter-Church Federations.
Religious Progress on the Pacific Slope. Pilgrim Press. $2 net.

GOVERNMENT AND ECONOMICS

Bailey, W. B., and Cummings, J. Statistics. McClurg. 60 cents.

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Summary of the News

STRIKES in Germany and Austria, growing out of economic and political conditions, have spread rapidly through the great industrial centres during the past week. Beginning on Monday, January 28, they reached a climax of violence in Berlin on Thursday, January 31. Berlin, Hamburg, Kiel, Lübeck, and Danzig in the north, Munich in Bavaria, Chemnitz in Saxony, and Vienna have all been affected, according to semi-official reports. "Food and peace!" is the cry of the war-weary people in some districts, while a demand to know the aims for which the war is being prolonged is voiced by Socialist leaders. The strikes in Prussia seem to have political as well as economic significance, for the movement is partly directed against the delay in passing the Prussian Reform bill and the agitation of the "Fatherland" party for prolonging the war. Repressive measure were directed against the Socialists. Six Independent Socialist leaders were arrested, including the editor of *Vorwärts*, who is also Independent Socialist leader in the Prussian Diet. A temporary ban was placed on the publication of the *Berliner Tageblatt*, *Vorwärts*, and the Berlin *Post*, owing to their attitude towards the striking workmen. The majority, or moderate, Socialists, under Philipp Scheidemann, have joined with the Independent Socialists under Hugo Haase in an "action commission" of ten men and ten women. William Dittman, Independent Socialist Deputy, who was arrested in Berlin and who is now being tried before an extraordinary court-martial, is another member of this commission. The Socialist party has asked President Kaempf to summon the Reichstag immediately, and the Government, or "tame," Socialists have swung over to the Left, Radical wing, in making this request. The Government has treated with the strike committees, but has threatened strikers refusing to return to work with trial by court-martial. As a result of military measures, threats to draft recalcitrants into the army, and other repressive influences, the strike is on the wane as we go to press.

IN Holland, too, food strikes are threatened. The revolutionary Socialist party, supported by trades unions and other labor organizations, has proclaimed a general strike in Amsterdam, and Rotterdam and The Hague are expected to join. The demands of the strikers are the prohibition of further export of food supplies and the seizure and distribution of the existing stocks of food. The food problem has become acute among Dutch workers, their clothing is wearing out, and prices are beyond the reach of most of them.

AGREEMENT on peace terms between the Governments of the Allies and the Central Powers does not seem imminent. The Inter-Allied War Council at Versailles announces that it cannot find any real approximation to the Allies' conditions in the utterances of Count von Hertling and Count Czernin, and has therefore decided to prosecute the war vigorously. The United States is represented in this council by Gen. Tasker H. Bliss, Chief of Staff of the American army; Great Britain by Premier Lloyd George and Major-Gen. Sir Henry Hughes Wilson, of the British General Staff; France by Foreign Minister Pichon, Gen. Foch, and Gen. Weygand; Italy by Premier Orlando, Foreign Minister Sonnino, and Gen. Cadorna.

PEACE negotiations at Brest-Litovsk between the Bolsheviki and the Central Powers are at a standstill, owing mainly to disagreements about the disposition and military occupation of Courland and Lithuania. Trotzky admits the possibility of Russia's being forced to make a "separate peace," but guarantees a "democratic peace," and the Congress of the Councils of Workmen's and Soldiers' Delegates has demanded that the Government continue negotiations with the Central Powers.

THE Bolshevik Government is facing difficulties in the south and the north, as well as in Petrograd. The Ukrainians, aided by airplanes, are reported to have defeated the Bolsheviki after three days' hard fighting, but although this is a triumph for the bourgeois element, the Socialists are strengthening their position. In Petrograd epidemics due to shortage of food and food adulteration are decimating the population. Typhus and smallpox are spreading, owing to the unsanitary conditions arising from the abolishment of organizations concerned with the public health. In Finland civil war continues, and clashes between the bourgeois element and the radical Red Guards have resulted in the victory of the latter at Helsingfors. There is a possibility of Swedish intervention, in response to the request of the bourgeois element. The struggle in Finland thus lies not only between the proletariat and the bourgeoisie, but between the Russian Reds and those Finns who look to Sweden for support. A revolution of the proletariat has been proclaimed and the Social Democratic Committee has announced that authority belongs solely to the working classes and their representatives. A general strike has been declared in Helsingfors.

IN Rumania, also, the Bolshevik Government is experiencing trouble, and reprisals against the Rumanian Government have resulted in breaking off diplomatic relations; in the seizure of the Rumanian gold reserves of 1,200,000,000 rubles, to be returned to the Rumanian people after the war; and in the outlawing as a rebel of the former commander-in-chief of the Rumanian army. Meanwhile, the Rumanian Cabinet has fallen and Premier Bratiano has resigned. Rumania and the Central Powers are reported to be negotiating for a separate peace.

THE American position in the French sector was raided on January 30, with violent artillery barrage preceding the attack. Americans now occupying a sector of the Lorraine front are under heavy fire, and in the last attack two of our men were killed and nine wounded. The heaviest German bombardment in many days is being answered by American artillery fire and guns are busy on the whole sector. Airmen are very active over the lines. On the western front elsewhere there is a lull in the fighting, although artillery duels continue in the Vosges and in the region of Miette and the Woevre in the French sector. The French have carried on minor successful raids near Nieuport, Belgium, and in the Rheims region. No fighting of any consequence has taken place on the British front.

THE Italians, in their recent offensive on the Asiago plateau, pierced the Austrian line and captured 1,500 prisoners, and in spite of violent counter-attacks the Austrians have failed to dislodge Gen. Diaz's troops from the captured height of Monte di Val Bella. The Italians are now organizing their newly won positions. In the air drive simultaneously conducted above the battle the Italians brought down twelve enemy machines.

GERMAN air raids on London and Paris, with great loss of life, have taken place during the past week. The air raid on London, started on January 29, caused the death of 47 and the injury of 169. Seventy British machines pursued the foe, with the resulting loss of one machine by the enemy. On the night of January 30 about fifteen airplanes attacked the southwestern and northeastern outskirts of London, resulting in the death of 3, with 10 injured. On Wednesday night the Germans made an air raid on Paris in which 45 were killed and 207 injured. From the unusual height of about 12,000 feet the enemy dropped a cargo of sixty or seventy bombs, many of them incendiary, but the resulting damage was slight.

THE American merchant marine has been enormously increased during 1917-18. Germany's first year of unrestricted submarine warfare against American and Allied shipping ended on February 1. The loss to American shipping was 171,061 gross tons. By the seizure of German and Austrian ships the United States has added 107 vessels of 686,494 gross tons to her possession, a gain of 515,435 gross tons. Through requisitions of the Shipping Board in American shipyards the United States gained 426 ships, totalling 2,000,000 gross tons. Contracts have been awarded for 884 ships. In addition, on October 15 the Shipping Board requisitioned 393 American vessels of more than 2,500 tons deadweight capacity. The total tonnage destroyed by Germany in the year from February 1, 1917, to February 1, 1918, including neutrals, was 6,500,000 tons, the British loss being 3,300,000 tons.

CONTROL of transatlantic shipping has been centralized by the creation of a Ship Control Committee to take charge of all ships, American, Allied, and neutral, entering or leaving American ports, and to "pool" ships carrying supplies to Europe. The diverting to Southern ports of much of the freight clogging the port of New York will speed the movement of necessary supplies to Europe. The members of this Committee are: P. A. S. Frankling, of the International Mercantile Marine, chairman; H. H. Raymond, head of the Clyde and Mallory Lines, and recently made Shipping Controller at New York; and Sir Cunnop Guthrie, director of British shipping in this country.

THE coal and freight situation in the Eastern States is still critical as a result of continued storms. It is declared in Washington that the movement of coal must take precedence over other freight east of the Mississippi for many weeks to come. Food and munition materials will have similar precedence.

IN supporting the passage of the Chamberlain War Cabinet bill Senator Gilbert M. Hitchcock, of Nebraska, criticised the Administration for having failed to coördinate the war activities of the nation, and declared that Congress must assume responsibility for the conduct of the war.

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The Nation

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The Military and Naval Insurance Act*

By JULIA C. LATHROP

Chief of the United States Children's Bureau

THE Military and Naval Insurance Act, which became law on October 6, 1917, represents an attempt to afford a safe economic basis for all members of the armed forces of the United States and their dependents, and to assure it now. It assumes that when the nation claims the services of the citizens for military duty, it should assume the extra hazard involved—in other words, should assume the war risk. The law requires the enlisted man to make allotment to his family in an amount not to exceed half his pay; and provides in addition an allowance from the Government of not more than $50 a month. It provides compensation in case of death or disability in an amount rising to a maximum of $100 a month, and makes provision for the reëducation of injured soldiers and sailors. All these features of the law are compulsory.

The insurance provisions are entirely voluntary, making direct appeal to thrift, foresight, independence, and individual action. The insurance is for death or total disability. Since the rates of private insurance companies for life insurance under war conditions necessarily rise to prohibitive figures, the Government offers to bear the entire war hazard and to furnish insurance calculated on the basis of the American experience tables of mortality and interest at three and one-half per cent. per annum, offered in sums of not less than $1,000 nor more than $10,000. The cost monthly to a man of twenty-one for each $1,000 is $0.65; to a man thirty-one years old the cost per month is $0.70 for $1,000, or $84 for $10,000 insurance for one year.

The law provides that the insurance must be taken out within 120 days after enlistment or after the publication of the terms, but that any person in the active service on or after the sixth day of April, 1917, who has become totally and permanently disabled or who dies within the time allowed for making application without having applied for insurance shall be deemed to have applied for such insurance, and in case of total permanent disability he shall be paid during his life monthly instalments of $25 each. In case of his death $25 per month shall be paid to his wife from the time of his death and during her widowhood, or to his children or widowed mother surviving him; but not more than 240 of such monthly instalments shall be paid. Thus the type of family mentioned above, in which there are a wife and two children, and which by allotment and allowance secures an income of $47.50 per month while the man is in the service, receives from the Government compensation in the same amount, $47.50 per month, in the event of the death of the man while in the service and in the line of duty, and the "automatic" insurance would add $25 per month, making a family income of $72.50. If the man is totally and permanently disabled under the same conditions, he and his family will receive $100 from the Government, and $25 insurance, making $125 each month the income for total permanent disability.

The $25 a month insurance payment is equivalent to what the man would have received from insurance amounting to about $4,300. If the man insures his life for a larger or smaller sum, the resulting income would be proportionate, as shown by the following table issued by the director of the Bureau of War Risk Insurance of the Treasury Department:

Amount.	Converted into monthly instalments of	Amount.	Converted into monthly instalments of
$1,000	$5.75	$6,000	$34.50
1,500	8.63	6,500	37.38
2,000	11.50	7,000	40.25
2,500	14.38	7,500	43.13
3,000	17.25	8,000	46.00
3,500	20.13	8,500	48.88
4,000	23.00	9,000	51.75
4,500	25.88	9,500	54.63
5,000	28.75	10,000	57.50
5,500	31.63		

It is especially to be noted that the insurance offered by the Government in war time is what is known as annual renewal term insurance. At the man's direction the Government will retain from his pay the monthly premium and will continue the insurance from year to year if so directed. This insurance has no surrender value, and the premiums increase with the age of the insured. The Government, however, offers liberal provisions for changing this insurance to more desirable forms at the close of the war or within a five-year period thereafter, and the man must select some one of the plans then offered or his insurance terminates.

Insurance is not assignable nor subject to the claims of creditors of the insured or of his beneficiaries.

It was feared by some friends of the law that advantage of the insurance provision might not generally be taken. The indications thus far, however, are that the insurance plan has commended itself to officers and men alike. Thus on December 13, sixty-eight days after the passage of the act, the War Risk Insurance Bureau had received total applications amounting to $1,963,000,000, representing over 200,000 applicants. The average amount of the policy thus far is between eight and nine thousand dollars, and officers and men insure with equal freedom.

Plainly the income from the insurance added to the compensation allowed by law does insure a certainty of modest independence of the family. The Government thus makes good for the soldier's child the educational standard which it tacitly sets up when it extends the allowance for the child's support until the age of eighteen. This age limit

*Extracts from an address delivered before the Academy of Political Science in the city of New York, December 15, 1917, and reprinted by permission from the Proceedings of the Academy of Political Science for February, 1918.

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implies the equivalent of a high-school education, and is one of the most noteworthy features of the bill.

One great advantage of the measure is plain. The Government promptly recognizes and assumes its responsibility for the soldier and his family, and if the operation of the law proves successful, it will certainly avoid the difficulty of the old pension system, under which pensioners reached their highest numbers forty-four years after the close of the Civil War, and pensions their highest cost forty-nine years after the war was at an end. The soldiers' orphan asylum and the soldiers' home will not reappear after this war if the spirit of this measure is carried out.

Can the Government do this work? Personally, I unhesitatingly answer yes, and it can do it better than any private organization or than any combination of public and private effort, admirable as is the result of such combined effort in Canada. Nor do I forget that the civilian relief of the Red Cross will meet many emergencies, and that States and cities and individuals will help in various ways. The reasons for placing the whole financial burden on the Government are sound.

The law's administration presents many difficulties. Now is the time to face them. The law is a great instance of much of the newer social legislation in our country, which cannot be administered by business effectiveness alone, although that is indispensable.

As the juvenile court laws, the mothers' pension law, and the workmen's compensation laws and the health regulations of our cities and States are gradually developing a new type of trained person who unites scholarly or business acquirements with practical training in applied social science, so this law must invite and utilize the best ability of the country at every strategic point in this great and novel undertaking. The law is in some respects plainly experimental; amendments will probably be needed, but that is to be expected.

If the law can be administered through the long period ahead during which it must operate in the same spirit which drafted it, and if its administrators use wisely their power to make regulations and to allow modifications solely in the interest of the beneficiaries, a great technical problem of Government administration will be solved, but beyond that a real advance in justice to the soldier and his family will be gained.*

*The following bulletins have been issued by the Bureau of War Risk Insurance:

(1.) Terms and Conditions of Soldiers' and Sailors' Insurance.

(2.) Brief Outline of Family Allowances, Allotments, Compensation, and Insurance for the Military and Naval Forces of the United States Provided under Act of Congress approved October 6, 1917.

(3.) Family Allowances, Allotments, Compensation, and Insurance for the Military and Naval Forces of the United States Provided under Act of Congress approved October 6, 1917. An Explanation submitted by Judge Julian W. Mack.

Governmental War Insurance and War Taxation*

By GEORGE E. IDE,

President of the Home Life Insurance Company

THE experiences of the last few months have been entirely novel to us as a nation. New problems of vital importance have arisen which demand intelligent solution, if the war is to be promptly won.

One such question, never adequately met in any previous war, is this: How can the nation intelligently care for the material future of the disabled fighting man and his dependents, and how can provision best be made for the family of the man who is killed in the service? The history of our present pension system has been thoroughly unsatisfactory. It was therefore felt that some plan must be devised by which all contingencies of injury and death should be provided for in advance, and that the promise of protection should become a part of the contract of employment. The idea was sound and appealed to all. After informal discussion, action was finally crystallized when the Treasury Department took the matter in hand and called a meeting of insurance men in Washington to consider the question. Later, two committees of insurance experts were appointed by the Secretary of the Treasury: one to study and report upon the tentative plan submitted by the Treasury Department, the other to compute the probable cost. These two committees worked assiduously at their tasks and brought in reports which are now part of the public record.

The bill, as finally passed, is in most particulars identical in principle with the tentative bill submitted by the Secretary of the Treasury; but in one particular it was at the last moment changed, doubtless for economy's sake, in such a way as seriously to affect its value. The grading of the amount of compensation according to the wage received was eliminated, and compensation was made uniform for all, irrespective of rank. The fundamental principle of proper compensation was thereby abrogated, and I greatly fear that the resulting injustices will encourage corrective pension legislation later on.

The optional life insurance feature of the bill offers no menace to the companies. The insurance committee believed it wrong in principle, and opposed it also because of the discriminations that they thought would result from it, and because of the difficulty and expense involved in its administration. In its place the committee advocated increasing the compensation provided, by a grant on the part of the Government of a stated amount of life insurance to every fighting man without payment of any premium; but this idea did not appeal to Congress or to the framers of the bill.

The intention of the bill is of the best, and it is regrettable that more time and thought could not have been given to it before its passage. The need for prompt action was imperative, however, and as a result the measure is in some vital respects faulty in principle and is in many respects loosely drawn. It must be remembered that the representatives of the insurance companies were not called in for advice until the measure had been carefully prepared by the many organizations and departments which had had the matter under advisement and until a complete draft of the bill had been prepared. As soon as the law became operative, a committee of the Actuarial Society of America was

*An address delivered at the Eleventh Annual Convention of the Life Insurance Presidents' Association, December 6-7, 1917.

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appointed to coöperate in its execution; this committee has done effective work in assisting the new Government bureau in the preparation of the forms of application, in the drafting of the policies, and in other essential matters.

The practical administration of the law will involve a mass of detail far beyond the expectations of its advocates. In order to carry out the provisions of the statute concerning allotments and family allowances and the disbursements under Article III, it will be necessary that the new bureau receive accurate and trustworthy knowledge of the dependents of each and every fighting man *month by month.* Changes by deaths, births, and marriages among these dependents must be immediately known to the bureau. Payments must be made promptly and correctly. All this necessitates an organization perfect in every detail, enormous in its size and scope, and immensely expensive. In the administration of the optional insurance feature the same difficulty arises; in addition thereto the bureau is burdened with the collection of premiums. The canvassing and education of the soldiers at present enlisted, scattered as they are in all parts of this country, on the seas, and in France, is a matter requiring the service of a band of men familiar with insurance matters and versed in the art of securing applications.

The general plan is one that must appeal to every patriotic citizen. To provide for every member of the fighting force a guarantee that his dependents will be properly taken care of in the event of any disaster to him arising from war service is to give greater peace of mind to the soldier and thus to promote the morale of the members of our army and navy. The secondary object of the law, already alluded to, is to provide a measure so noble in conception and so clear and fair in operation that the danger of future pension legislation shall be eliminated.

Certain discriminations and injustices will not be discovered until the law has been in operation for some time; when these injustices are appreciated, the nation may turn for relief to renewed pension legislation. Much of this danger could be eliminated by a careful review and amendment of the law at an early date. Such action may be possible when Congress has time for study, unless contracts are now made with the fighting force incapable of change at a later date without the consent of all the interested parties.

During the framing of this law, much was said about the danger to the life insurance companies from the entering of the Government into life insurance business. I see no such menace. Even the optional insurance feature of the bill is not like any ordinary governmental insurance. It simply provides a plan by which the enlisted man pays a nominal peace rate and receives war indemnity, the Government paying the difference, thus restoring to him what is termed his "insurability."

It is not probable that in any future analysis of expenses incurred by the Government under this law an accurate accounting will be made of the actual cost of the measure. All charges for office accommodations, for clerical service, for general overhead charges, for investigations of the status of dependents, and like costs will probably be buried in the general expenses of the Government, and not segregated and charged as specific expenses under this law. This will create the possibility of misapprehension on the part of the people, who will be apt to form an estimate of the total expense by reviewing simply the salaries paid to the heads of the bureau and the actual amounts paid out for allowances, disabilities, and deaths. All danger that the operation of the so-called life insurance article may be unfairly used in the future as a basis for argument in favor of governmental insurance will in my opinion be eliminated if the Administration realizes the necessity of handling this new department on a basis of debit and credit similar to that which is compulsory in the management of private corporations, charging the War Insurance Bureau with all expenses incurred.

On the other hand, no one can realize how much is going to be accomplished for life insurance in an educational way when the dependents of our soldiers find themselves receiving the enormous benefits which must accrue under this bill, and when they begin to realize, as they must, that this colossal measure made necessary by present war conditions is simply an endorsement of the value of the underlying principles of life and disability insurance. The Government has by this law given to our business an endorsement, backed up by a financial guarantee the magnitude of which no one can properly estimate.

The future problem before the private life insurance corporations is to demonstrate by results that which insurance experts of experience firmly believe, namely, that the insurance business can be handled most wisely and economically by private corporations managed by men who have made the subject a life study. For one I have no fear of competition by the Government, provided the same rules and restrictions apply to it as to the private corporations. If the Government conducts this business without administration or overhead charge, without taxation of any kind, without restriction as to investment, and without departmental supervision, fair comparison is out of the question. It must never be forgotten that all administration and clerical expense, all losses, in fact all outgo, not covered by actual income, must be borne in the last analysis by the nation, and that the individual taxpayer must foot the bill. Something cannot be created out of nothing even by the Government.

The duty of the insurance fraternity is clear. We must do all in our power to support in a whole-hearted and patriotic way every war measure. Even superficial observation discloses the so-called socialistic tendencies at work in Europe; and at our own capital even the occasional visitor cannot but be impressed with the same tendencies. Under our system, great economic questions affecting society are solved in the main by voluntary coöperation through private corporations. This naturally throws upon the management of those corporations a tremendous strain in times like these. It becomes our duty to prove our national system so elastic and so wisely managed that it can adapt itself to all conditions. The old-fashioned "stand-patter" who becomes panic-stricken at every evidence of change has no place in the solution of present problems. As affecting our business, we must so act as to prove the merit of our insurance system and the wisdom of the individuals controlling the system. Results are the only argument to which the public will listen, and there is no reason why they should listen to any other.

Take the matter of war risks, for example. The managers of life insurance companies conducted upon a mutual basis are not handling the private funds of stockholders, and they cannot experiment in the assumption of risks where there is no scientific basis upon which to calculate the probable future loss. The Government proposes to do that by the optional insurance plan. It is our duty to urge the soldiers

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and sailors to take from the Government as much of this insurance as they can possibly afford. Mr. James D. Craig in a recent address estimates that twenty billions of insurance will probably be taken out if the war lasts till April, 1919. The total life insurance now in force in this country is only something like twenty-five billions. The Government having committed the nation to this stupendous scheme, the soldier should take advantage of it.

The bill gives immense power to certain officials in Washington. It is the patriotic duty of all insurance experts to aid the Government in the future as they have aided in the past by giving all possible advice and assistance which can be granted. We can also help the Government by assisting it to obtain the services of men best fitted for the administration of this enormous bureau, which will need technical knowledge and practical experience at every turn.

Taxation, as affecting life insurance companies, has in the past been a source of great vexation to insurance managers. The most of our taxes have been the result of legislation by the various States. This taxation was in the main for the purpose of meeting State expenses of a general character, and little of the amount collected was needed for the administration of the Insurance Departments in the various States. As the tax was an easy one to levy and collect, it was, and is, very attractive to the States imposing the tax. I take the liberty of quoting an extract from an address on dividends which I made before this Association ten years ago:

> Is it proper to charge the total State taxes against the total premium receipts, thereby affecting the dividend distribution which the law says must be equitable?
>
> If a certain State or locality imposes a tax upon the premium receipts of that locality, is it equitable and fair that that tax should be paid by the policyholders in general? Would it not be more fair and more equitable to allot and apportion the dividends without reference to the tax paid, and then to deduct the tax in each instance from the dividend declared? By this method the policyholders of each State would pay the tax which their own representatives imposed and the burden would rest where it fairly belongs.
>
> The educational result of such a line of action in showing to policyholders that they themselves pay the taxes out of their dividends would be of incalculable benefit to the policyholders themselves, for, while during the present period of reform economies are demanded all along the line, the only item of expense which shows an increase is the tax paid for the right of transacting business.

The present war insurance tax is an entirely different matter. The idea of levying a national tax for war purposes from the life insurance companies is sensible and practical, and the tax is easy of collection. The fundamental principle, however, must be kept clearly in mind, that this is a contribution from the individuals composing corporations and not a governmental levy upon some intangible body loosely described as a "corporation."

Had the companies ten years ago started in to educate their policyholders as to the incidence of taxes, State taxation would by this time have been better understood, and corrective measures would doubtless have been instituted. If the policyholders had been taught that ruthless attacks on railways, on real estate, on all vested interests, were really attacks on the private property rights of every individual policyholder, then the millions of policyholders of this country, most of whom are voters, would have been by this time in a position to present an impregnable barrier against unfair legislative attack and confiscation. I regret to say that rivalries between the companies, selfish interests, and lack of unity of action have prevented educational initiative in the past.

The present situation is altogether new. The nation is now at war. Every individual must freely and willingly contribute his share to the general expense. Where the property of the individual can be found only in groups, those groups must be taxed. Mutual life insurance companies, being an important group of thrifty individuals, must have their property taxed in bulk. It is impossible at this time to analyze clearly even the salient features of the War Revenue law as they affect life insurance companies. Personally I am in favor of the general method adopted, and I feel that our legislators have striven to enact a measure as fair as possible to the policyholders in the country.

What disposition shall be made of the enormous expense which is added to our budget by the new law? I do not share in the opinion frequently expressed that the ordinary policyholder cannot be educated to understand this matter, nor do I share in the feeling expressed in some quarters that we should strain ourselves to maintain the former schedule of dividends in the face of this tremendous increase in expense. I do feel, however, that there should be concerted and unanimous action among the companies to show the policyholder that he himself individually is bearing a proportionate share of the nation's expense, and that this expense means an unavoidable deduction from his ordinary dividend. Our wisest and most experienced men ought to give to this subject careful and immediate attention. It may be that most of the companies can safely go through the first year under this new Federal tax without material retrenchment in dividends, but if the war is to continue, sooner or later we must all accept the national war tax as a necessary addition to our ordinary expenses. This expense not only must be accepted cheerfully by insurance managers, but must be thoroughly understood by all our members.

In this important matter we must not make the same mistake that we made in regard to State taxation. We must approach this new problem and must solve it without considering our selfish individual interests and without fearing popular misunderstanding and misapprehension at the start. We must teach our policyholders that it is their duty as well as their privilege to contribute each his own share towards the accomplishment of the national task. If the companies are to invest their funds largely in Government war loans at a rate of interest less than that which is offered on the bargain counters of our nation to-day, and if the companies are to pay out in the aggregate these vast sums for taxes to meet the necessary war expenses, why should the managers arrogate to themselves any particular credit for such patriotic action when it is really the individual policyholder, acting with his fellows, who is paying the bills and making the sacrifices? The ordinary policyholder cannot be expected to appreciate these facts unless they are brought to his attention. Believing as I do in the patriotism of our people, especially of the thrifty class who constitute our body of policyholders, I personally believe that such a course of education and enlightenment would be greatly appreciated by our members and would meet with a hearty response and approval from them. Frankness of treatment is what the people of this country now expect. The experiment is worth trying, and I sincerely trust that this Association may give to some such movement its endorsement.

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Better Advertising of Life Insurance

By JOSEPH A. RICHARDS

LIFE insurance is a commodity, but it is not recognized as such. This is due to the fact that it has rarely been bought as a commodity. Indeed, it has never been exposed for sale in a way that would make its exposition recognizable as a bread-and-butter necessity of a highly organized civilization.

But from the way that men of the army and navy have recently availed themselves of its provisions, when informed of them by Uncle Sam's Insurance Company, it would almost seem that life insurance would have made greater progress had it been called what it really is, "death" insurance; because it must be admitted that the men who are accepting the Government's provisions are doing so in full view of the fact that death faces them, and that they need to protect those who have been in any degree dependent upon them for a support that would be permanently interrupted by their death. Nor does the fact of the very low rate account for the universal acceptance of the insurance which has been recorded in almost every camp, for the men have actually bought, and contracted to pay from their salaries the premiums charged, with scarcely any question as to what they were, because they realized the stern fact of the risk they were incurring and the need of insuring against that risk.

In these modern days almost all things are sold by advertising—sold, that is to say, in that new commercial sense of the word, which comprises a full mental persuasion to buy, as well as an active desire for the goods the merits of which have been set forth in the advertisement. But not so life insurance. The goods themselves have never been sold by advertisement. Strangely enough, the companies have always seemed to think that the need of the goods and the goods themselves could never be talked about in the public prints, but must be presented by word of mouth. In lieu of advertising life insurance, the companies have spent large sums in exploiting their name and their size and the amount of their assets and the amount of business "written" and the names of honorable men who filled their directorate; but as for advertising life insurance, the subject has seemed either too sacred or too complicated to be dealt with in print. In fact, it is neither too sacred nor too complicated for such full and attractive exposition as the skilled advertising writer could give it.

This condition would not be so regrettable if the men who have actually brought the subject to our attention had done so as if they were salesmen of a legitimate commodity. But they have not done so. Rather have they, too often, apologized for their calling and offered us a contract in this, that, or the other company, whose dividend-paying record has been thus and so. As an example of the misinformation which prevails and is perpetuated about this great commodity, we are permitted and even taught to say that we *carry* life insurance. In fact, we do not carry it, but it carries us. This simple little case of diametrically wrong viewpoint, which shows itself in a comparatively unimportant detail of description, is characteristic of our whole attitude towards the goods and service whose production constitutes the greatest economic enterprise in the world.

Fire insurance is universally recognized as a commodity, and perhaps for the simple reason that it is known for what it is, viz., insurance against the consequences of fire. On the other hand, life insurance is a euphemism for death insurance, or old-age insurance, and a business which must be handled in this delicate fashion from its name up has a hard time coming fully into its own. Of course, it is a well-known fact that were life insurance transacted in ten times the volume that it now is, it would be in no sense overdone. From this we argue that there is needed a great informational campaign of advertising which shall tell the need of insurance, its principles, its adaptation, and its uses. This should and could be executed in the simplest language with vivid illustrations, verbal and pictured, all of which would be intelligible to any one whose financial ability required him to seek even a single thousand dollars' worth of the commodity. And this course of advertising would be the cheapest method of expanding the usefulness of this prime economic commodity, for the salesmen are already in the field in sufficient force to close any number of contracts which the advertising information would prepare for their final work.

If it be objected that the cost of securing business is already so great that the additional strain of the advertising cost would make a campaign impossible, it is only necessary to reply that the agent who had his earning capacity much increased would doubtless be ready to make such concessions as would practically make him a participator in the cost of the advertising campaign. This reply to the objection raised about adding the last straw of cost to the marketing problem is a reply which frankly contemplates the thorough readjustment of costs of selling the commodity in a way to use more money for correctly informing the public about the advantage, the necessity, and the fundamental application of all forms of life insurance to family and business requirements, and to spend smaller sums in first premiums to the salesmen, whose efforts would be far more gainful in the long run if the subject were more generally understood.

Life insurance salesmen as a class are, in fact, about the least ambitious and the least efficient salesmen in the entire round of commercial solicitors; and this is accounted for by the fact that there persists a considerable feeling of contempt for the man who devotes his energies to selling life insurance. And this feeling persists wholly because the companies have assumed that they themselves are the important factors in the business because of their magnitude, responsibility, and dignity; whereas, in reality the commodity itself is the important matter. If the managers would have the courage for a time to forget themselves and their size and importance, and grow enthusiastic in the public prints about their goods and the adaptability of those goods to men in all conditions of life, they would establish the reputation of their agents as intelligent, far-sighted servants of civilization; thus they would begin to reap a harvest that by the present method is far short of what it ought to be.

One may perhaps without sacrifice apply the old law of life, that he who would lose his life should find it. The life insurance companies actually need to lay down their life in their devotion to the business, assured that when the tide of business turns as a result of their expenditure in simple, untechnical printed information about life insurance, they will surely get their full share of the results of such thorough sales work. Only a few days ago the writer was talk-

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ing with a highly educated man of thirty, who was seeking enlarged opportunities. When the subject of life insurance selling was suggested, he treated the idea as almost beneath his notice. Such incidents are not only not uncommon, but rather the rule in such conversations. That they should be made the exception instead of the rule is imperative, and no method of correction is comparable to the simple publicity method of informing the community of the great economic value of the commodity, thus dignifying its salesmen and rendering their efforts far more productive and more profitable without so much direct tax on the first year's premiums. In short, larger production will decrease overhead and keep the cost down, and all will participate with profit.

Insuring the Workingman

By LEE K. FRANKEL

Third Vice-President of the Metropolitan Life Insurance Company

THE difficulties of furnishing insurance to the workingman are inherent in his condition. In actuarial parlance, he is not a "first-class risk." He does not live in the best surroundings. His working environment is frequently conducive to disease. His wages often do not yield him proper nourishment. His rate of mortality is correspondingly higher than that for his more favored brother. To meet this higher rate he must pay a higher premium for his insurance.

There are other disadvantages under which the workingman labors. He is not the possessor of a bank account, other than possibly one in a savings bank. He does not pay his obligations by check. Ordinarily he has no familiarity with the methods of financiers and business men for settling accounts. Even the postal money order is but little used by many workingmen. They cannot, therefore, meet the requirements of ordinary insurance companies, who demand payment of premiums in advance annually, semi-annually, or quarterly. Even if he could meet these requirements, the doors of most insurance companies would be closed to him because of his higher mortality.

It is to overcome these difficulties and to enable workingmen to insure themselves that the system of industrial insurance was devised. Under this system the insurance agent relieves the policyholder of the care of remitting his premiums to the office of the company. The agent calls weekly at the home of the insured and collects the premiums. The agent is a constant reminder to the policyholder of the necessity of saving. In the years since industrial insurance has been operative, the agent has become one of the greatest educators in thrift.

The cost of collecting the premium naturally increases the cost of insurance. This is true of all commodities which must be purchased at retail. Whatever results may have been obtained in late years by efforts to do away with the middleman and to establish direct contact between the producer and the consumer, it is quite likely that certain forms of intermediary service will always be necessary. In the philosophy of our postal service the letter-carrier is fundamental, if postal service is to be brought to the homes of the people. The cost of the letter-carrier is comparable to the cost of the industrial insurance agent. It is inconceivable that we should ever introduce a change in our postal service which would require individuals to send for or to call at the post office for their mail. Such a change would completely disorganize household economy.

Such an effort has, however, been made in insurance. Well-meaning people in Massachusetts some years ago succeeded in establishing a scheme of savings bank insurance subsidized by the State. This is an "over the counter" plan. The policyholder must bring his premiums to the savings bank. The cost of such insurance is of course lower than industrial insurance. Savings bank insurance, however, has never become popular among the large class of wage-earners. The cost in the loss of time and carfare, while not included in the premium, is considerably in excess of the agent's collection fee. Nothing better indicates the reaction of the working people in the United States to the two forms of insurance than the statistics of policies in force. Up to October 31, 1916, the savings banks in Massachusetts issued 22,277 policies in eight years. In contrast to this the reports of the industrial insurance companies show a total of over 2,215,000 industrial policies issued in Massachusetts since savings bank insurance was started. As a matter of fact, the savings bank policies taken out were, for the most part, applied for upon the solicitation of agents paid by friends of the new system. The industrial life insurance companies at the end of 1917 had more than thirty millions of policies in force.

In recent years a new form of insurance has been devised for the convenience of workingmen. This form of insurance has certain very attractive features, and will probably be more and more extensively resorted to in the future. The principle underlying it is the one originally adopted by the Government in its income tax legislation. Under the Income Tax law, the effort was made, so far as possible, to collect the tax at the source, that is, to have the issuing corporation and not the security holder make the payment.

In so-called group insurance a similar principle prevails. The premium is collected, not from the individual insured, but through the employer. If the employee pays the premium, the amount of the premium is taken out of the employee's pay envelope with the latter's consent. In this way the collection fee is eliminated and the insurance protection can be given at a considerable reduction in cost. There is another advantage to the workingman in this form of insurance. Under the scheme of group insurance all employees in an industry assume the hazard to which the individuals may be subjected. This gives to the insuring company the opportunity to make a premium charge based on the combined hazard. No medical examination of the individual is, therefore, required.

Industrial insurance has in the past been applied to cover the risks of sickness, accident, and death. Group insurance, until now, has been limited largely to the hazard of death. It is equally applicable, however, to all the hazards which workingmen encounter in life. There is every likelihood that its growth and development will be material, since enlightened employers are realizing the need of such forms of protection. We may presume that in time the protection and safeguarding of human machinery will be a charge on industry rather than upon the employees engaged therein. This will be accomplished through group insurance. Coincident with this, industrial insurance will be needed for those not in large industrial establishments and for the wives and children of wage-earners.

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during their productive years, and then mature to

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ning at a faster rate than ever before; conditions are more dangerous; labor is hard to get, and inexperienced hands are working under high pressure. Insurance is more than ever necessary. In compensation States the law requires it; in all States it is dictated by prudence.

But accidents are correspondingly more frequent. Rapid "hiring and firing" is expensive in more ways than one. The insurance companies are called upon to pay heavier and more frequent losses; and, as compensation and liability rates have never been high enough to make these lines pay greatly, it can be seen that the outcome of this year, from the point of view of profit making, is still an interesting speculation.

Group insurance was practically unknown five years ago. It has had its principal growth in the last two years. The underlying principle is that large groups of employees can be insured, as to life and limb, *without medical examination,* at a figure so reasonable that employers can afford to buy this insurance for their workers as a token of goodwill.

One of the foremost companies writing this form of insurance reports that this year it has already written four times as much group insurance as in 1916! Whether the stiff competition for men, or the melting of hearts caused by the war, or both, or something else has caused this great growth, I leave the reader to guess.

Certainly few increases have been owing to an addition to the sales forces, for few callings have contributed more upstanding young men to Uncle Sam's service than insurance. From five to eight hundred young men have gone out from every large company; and the end is not yet.

Ever since the war began the officers of casualty companies have seen that the high cost of nearly everything essential to the conduct of their business and the high pressure and nervous strain in manufacturing would make increases of rates unavoidable. In the last few months some of those increases have occurred.

The fire companies, having faced an extraordinary increase in losses in the last two years, have been the first to take hold of the matter in a resolute way. Rate increases ranging from 5 to 10 per cent. have been put into effect for most of the territory east of the Mississippi.

Compensation rates have been 5 per cent. higher since January 1.

Burglary rates all over the country have been advanced sharply as a result of the increasing losses, especially in mercantile lines (again the result of upset conditions).

Life rates have not been affected thus far, and it is interesting to note that, previous to the 5th of April, 1917 bade fair to be an unprecedented year in life insurance. The larger companies would have reached the limit to which the New York law allows them to go before the year was two-thirds over. The declaration of war produced a temporary lull; but business picked up again in the course of a month or two, and the leading companies finished the year with vast increases on their books.

The Federal war tax act touches the insurance companies at about twenty points. Some of these contacts are trivial; but others are extremely serious. The 8-cent tax on life insurance is a *tax on thrift;* and the companies have decided to pay it themselves for the time being, hoping that Congress will see the error of its ways. The companies are not

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the only people who feel that life insurance, now more than ever a vehicle of saving, has been put in a class with luxuries like tobacco and strong drink! But the *chef d'œuvre* of Congress, the paragraph that has set the whole business world wondering, is the excess-profits tax. Just what the excess profits of an insurance company include, the Secretary of the Treasury has thus far refrained from disclosing. Under the wording of the act, it is probable that the fundamental assets of the companies could be seriously impaired, if the Treasury so chose. "Insurance companies are rich" is a familiar cry among taxationists. Yes, but rich for a reason. They have reserves; and *they are compelled to have them by law.* The law recognizes that they are necessary.

It does not seem possible that the Government would go so far as to include reserves in "excess profits." But until the Treasury gives a decision insurance people will be very much in the dark. Meantime, Congress, which passed the act and left the Secretary of the Treasury to guess what it meant, is meeting again.

Modern Forms of Insurance Protection

By C. HAROLD WATERBURY
Of the Spectator

IF a person walking in the streets of an English city during a German air raid be struck by a part of a bomb, it might be possible for him to collect insurance for the disability incurred. This is one example of new forms of insurance protection that have come into existence because of the war. There have been a few claims paid on this account, to say nothing of those arising from property damage due to aerial bombardment.

During the past few years insurance has become more and more intimately associated with every phase of the conduct of business. The entire system of modern credit hangs upon insurance. Before the farmer can obtain loans from many of the banks in the rural districts, it is necessary for him to carry insurance against possible loss from tornado or wind storm as well as from hail and fire. Similarly, the exporter must insure his cargo against loss from shipwreck or by the attack of an enemy vessel or submarine.

Since the invention and perfection of the automobile, a considerable insurance business has been developed in connection with it. Among the forms of cover that have come into being are damage to the car itself, involving losses due to collision or breakage, and theft; loss or damage to property; liability for damages because of personal injuries sustained by persons outside of the car itself as well as by those who are passengers. This class of insurance came into being, as all others have done, from a popular demand.

Whatever form of protection might be desired to-day, it is almost a certainty that, so long as the element of actual gamble is secondary, it can be furnished by the large stock insurance companies. It should always be borne in mind, however, that insurance helps only those who help themselves. Property in which the assured has not sufficient interest to use some effort in keeping it safe from damage so far as is possible will not be acceptable to an insurance company. The same is true of the man who would have his life insured even though he makes no effort to look after his personal health. The person who makes every effort to safeguard his home against the forcible entrance of a burglar is given preference in a choice of risks seeking burglary protection over the man who boasts of excellent police protection, but neglects to do anything towards improving the conditions of his own house. A man may have a good doctor to call in when he is ill, but unless he takes care of his health he is a poorer risk for health insurance than is the person who takes good care of himself and does not know what doctor he would call upon if taken ill.

Granting that property is well enough cared for to make it insurable, there are many hazards against which it can be protected to-day. One of the most recent forms of insurance protection arising from a popular demand is that against bombardment, insurrection, and riot. This is peculiarly a war hazard, and has been offered by the insurance companies of this country only for a short time past. Because of the constant fear of a raid by enemy ships, many property owners in the coastal area sought protection against damage from shelling. Internally many of the industrial plants of the country were in danger of assault by insurrectionists and rioters, and they also felt the need for some form of insurance protection which before 1917 could not be obtained from the large fire insurance companies.

One of the most interesting developments in the insurance business during the past two or three years has been the remarkable growth of indemnity for explosion damage. As many of the industrial plants of the country were converted from their normal functions to war specialties, not infrequently involving the output of highly explosive materials, the exposure of adjacent properties entailed many hazards that previously did not exist. Inasmuch as the fire insurance contract requires that the companies pay only for damage actually caused by fire, property owners near explosive manufacturing plants saw little chance of recovering for any damage that might be caused as the result of an explosion in the plant. For this reason, in a number of communities where such plants existed the municipal government required the manufacturer to take out an insurance contract which would indemnify the property owners in case of such a loss as that described above. When the Canadian Car and Foundry Company began to load shells at its plant in Kingsland, N. J., the company was required to protect the property owners against damage from explosion. Following the catastrophe at Kingsland, the campany insuring the risk did pay a substantial sum to meet the claims of property owners whose buildings had been damaged by exploding shells and other material thrown against them as the direct result of the explosion.

Ever since the war began there has been an extra shipping hazard in ocean traffic. This called into play what is commonly known as "war risk insurance," and for some time it was effected solely by the private insurance companies. Later a special Bureau of War Risk Insurance was established by the United States Government with headquarters at Washington. This bureau has since been expanded to assume many of the risks which were deemed, from the standpoint of private companies, virtually uninsurable. Among these was the compulsory insurance of all seamen for compensation in case of death or disability or loss by capture by the enemy. Every seaman must be insured in the Government War Risk Bureau against these hazards.

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In order to insure the lives of the soldiers and sailors who enter the service of the United States, the Government War Risk Bureau issues term insurance policies for amounts varying up to $10,000, which will be paid in monthly instalments in case of death while in military action or from any other cause. If all the soldiers eligible to apply for the insurance offered by the Government should take it, the Government will have assumed a liability for insurance in the neighborhood of $10,000,000,000.

Besides the few lines of miscellaneous insurance referred to in the foregoing paragraph, there are many other forms in daily use. Following the earthquake at San Francisco in 1906, there arose a considerable demand from the public for insurance against possible loss from this cause. Companies writing fire insurance were authorized by statute to engage in this class of business, and a substantial amount was placed during the years following that disaster. Damage caused by leaking sprinklers in factories, stores, and warehouses may be insured in a number of companies. Parcel post, tourists' baggage, and registered mail may also be insured.

Farmers in certain parts of the country have tried to secure insurance against the failure of crops due to drought or pests for many years, but thus far only one or two companies have attempted to underwrite this hazard, and their experience has been so disastrous as not to prove very inviting to capital.

Of the forms of business insurance that are attracting considerable attention are those dealing with the loss of profits during the period between the loss of use of plant or store caused by fire and its reoccupancy, and the loss of rent due to fire. A percentage of the profits or the rent will be paid on a pro-rata basis for each day of lost use and occupancy.

Only a few weeks ago one of the insurance companies announced that it was prepared to insure airplanes against loss by fire whether on the ground, in the air, or in transit in a knocked-down shape. This is a distinctive instance of the adaptability of insurance companies to meet the popular demand for protection against all kinds of losses to all kinds of property.

Besides the classes of insurance enumerated above, it is interesting to note that many other forms of indemnity are granted by insurance companies. As an example, credit insurance might be cited. In this case the companies indemnify creditors against loss from inspected accounts. While there are but few companies writing that class of business, it has reached considerable proportions during the past few years despite the heavy losses incurred during the days following the panic of 1907. Burglary, plate glass, and live stock insurance are among the more familiar classes. Bonds guaranteeing the trustworthiness of individuals, virtually the underwriting of character, are now furnished to practically all banks and large employers by stock, fidelity, and surety companies. Similar indemnity contracts are executed as a guarantee of the ability of contractors to fulfil their obligations under specified contracts.

The scope of this article has purposely been confined to a brief description of the manifold forms and classes of commercial insurance, rather than a discussion of the odd bits of betting that are frequently reported as having been entered into between individuals or firms and some of the Lloyds underwriters, as it is intended to point out that what is regarded as actual insurance for practically every hazard may be obtained in scientifically organized and well-managed financial institutions doing business in this country. The news stories that appear from time to time in the columns of the daily papers telling of the execution of an insurance contract against a rainy day on the date of some special outdoor event, for example, are interesting, to say the least, but they serve to place insurance in the light of gambling, which, in its truest analysis, it is not. The well-managed companies assume only risks in which the assured has sufficient interest to do all in his power to prevent loss from the cause against which the contract is issued. The distinction between insurance and gambling is simple. Gambling is simply taking a chance on an unpredictable event; insurance utilizes the law of averages to reduce events, uncertain in the individual case, to certainties in the case of a group of instances.

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Safeguarding the Army Camps

By W. E. MALLALIEU

General Manager of the National Board of Fire Underwriters

THE skeptic stepped from the special train and joined the motley crowd streaming over newly made roads towards the encampment. He had passed through two great conflagrations—those of San Francisco and Atlanta, and the thought that the Government was constructing sixteen great cantonments for the receipt of its recruits, and that each cantonment was a city of hastily erected wooden buildings, had given him genuine concern. Congested quarters, tremendous activity, temporary occupancy, and flimsy wooden buildings—these were a menacing combination. He had written a letter to one of the papers, enlarging upon this view, and several days later had received a personal answer from an old friend who had taken up fire-prevention engineering and was a member of the staff of the National Board of Fire Underwriters. This friend asserted that, instead of conflagrations being inevitable, they were so unlikely as to be almost impossible, and ended by inviting the skeptic to come and see for himself, since the engineer had supervision of the fire-prevention features in a neighboring cantonment. Thus it was that the skeptic found himself at the entrance to the camp, where he soon spied his friend waiting for him with an automobile.

"Well," he said, after the first interchange of greetings, "you know what I am here for, and you know that I am a Missourian at heart. This great new city is built of wood, and wood will burn, will it not?"

"Certainly wood will burn," replied the other, with a grin, "*if it gets the chance*, but we do not give it a chance. We should have been glad to see each one of these cantonments built as solidly as the cathedral of Rheims, but that could not happen in this war; the need for haste is too great. Consequently, we have been fireproofing with brains instead of brick and stone. Of course you know," he added hastily, "that the term 'fireproof' is merely picturesque, not professional. Absolutely fireproof buildings are seldom found, and there are certainly none to be found in this camp. What I mean to say is that fire prevention was one of the first thoughts in mind when the original plans were drawn."

"How did that happen?" interjected the skeptic.

"So far as I know," the engineer replied, "the first suggestion came from the National Board of Fire Underwriters. It took the form of an offer to the Construction Division of the Quartermaster's Department that all plans be made to include the best possible provision for fire prevention, fire protection, and water supply. Then two of our boys were assigned to duty in Washington and given offices in the Construction Division. All plans passed through their hands, and they took particular pleasure in putting a crimp into the Fire God. You see, we don't often get a chance to forestall him on quite such a large scale."

They had come into the heart of the camp. It was an extraordinary sight. The first impression was that of an activity so intense that it seemed confused. But the engineer was professionally intent. Abruptly he stopped the car at the very centre of the camp, where on a slight rise of ground there stood a skeleton observation tower. Satisfying the guard of his right to ascend, he led his friend to the top. There, spread out beneath them was the really astonishing extent of the new wooden city. From the point of vantage it could be seen that the camp consisted of some hundreds of buildings in orderly arrangement, along both sides of broad streets, but with unexplained open spaces occurring at what seemed to be regular intervals.

"Get this fact in mind," the engineer remarked; "the first problem with which we had to deal was the exposure hazard. Wooden buildings close together expose each other to fire. Do you see any exposure hazard about these?"

"Well," said the skeptic thoughtfully, "they are pretty well separated, but not too far for sparks to be carried to roofs with a strong wind."

"Exactly," said the engineer; "but suppose you were a spark, what would you do on one of those roofs? You would go out."

And then the skeptic perceived that there was not a shingle roof in sight. There were acres upon acres of roof space, but all were covered with sheet roofing. "That is fire-resistive roofing," explained the engineer. "The Government called upon our Underwriters' Laboratories to test and certify its character before it was bought. You know the Laboratories is a wonderful institution. By means of scientific apparatus, its inspectors gave that roofing such a fire test as it never is likely to receive in service. You can count the flying-spark hazard in this camp as practically nil."

The skeptic was growing decidedly interested. "I see that there are some places where buildings have not been put up," he observed, pointing to one of the open spaces referred to; "I suppose that they will be occupied like the rest."

"No," said the engineer; "those spaces will stay vacant. They are what we call 'fire-breaks.' Even if a fire should succeed in gaining headway, it would be stopped automatically by open spaces, where it could find nothing to burn."

The skeptic noticed a square box in the corner of the observatory platform, with the points of the compass roughly painted upon it. He asked what this might mean.

"You are getting a little ahead of the game," replied the engineer, laughing; "later I will tell you what it means."

Descending from the tower, they made for the nearest of the many uniform wooden barracks, passing, as they did so, a fire hydrant to which the engineer called attention. "The camp," said he, "is provided with an abundant water supply, with provisions for high-pressure service. As soon as the alarm of fire is turned in, the pumping station promptly increases the pressure in the water mains. The plans for water supply were worked out by the National Board engineers in Washington before the construction began."

They reached the barracks—a long, two-story building of unpainted pine, entirely without ornament save that some of the recruits had set out two or three tiny spruce trees near the door. Entering the barn-like interior, the engineer promptly called attention to many water buckets and hand fire extinguishers hanging within easy reach. The central pipe of a large circular heater ran up through the ceiling, where it was provided with a large ventilated thim-

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ble, to separate it from the wood. "This is an approved type of heater," said the engineer, "and its installation has been very carefully looked after. There is no danger of fire, even if it should become overheated."

One end of the lower floor was taken up by the kitchen and mess hall of the barracks. The other end presented crowded rows of bunks, while the upper floor contained bunks alone. "Each one of these barracks will house two hundred men," said the engineer, "and the whole camp will provide for forty-two thousand when complete. It is in the barracks, if anywhere, that fire danger exists, for those mattresses are filled with straw. There must be fire both for heating and for cooking, and two hundred high-spirited lads may not always remember to be as careful as we should like to have them. Suppose that some little blaze should start, as hundreds of them have already started; it takes but a moment to seize a bucket or extinguisher and put it out."

"Ah, yes," said the skeptic, "that may be true of the majority of cases, but there will certainly come times when the unexpected must happen. I cannot share your optimism that all small fires will be promptly put out. Suppose that in some way this building should really get on fire—what would happen then?"

"The camp has a complete system of alarms," said the engineer, "and the fire department would be on the job almost before you knew it."

"You have a fire department, then?"

"Most emphatically we do. It is one of the best equipped little departments that you ever saw, and I am going to show it to you next."

They left the barracks and motored through the crowded streets past companies of marching men, past workmen and work teams, each man and each horse wearing a conspicuous number, past company stores, and past several of the green Y. M. C. A. buildings, with their attractive bulletins of that evening's free entertainment. Soon they drew up before a building that resembled a long, one-story barn. It bore the sign of "Fire Headquarters," and two large doors standing open in its front disclosed automobile fire apparatus within.

They entered the building, and the visitor was introduced to the fire chief, a thickset Irishman, with an air of command. Several other firemen were about, and all had the professional manner that one associates with such departments.

"Yes," said the chief, in answer to a question; "we are all from city fire departments, and we are on duty until the camp is finished. Then we shall be succeeded by a permanent force organized from the recruits."

"Can you get a good force in that way?" asked the visitor.

"Sure we can," responded the chief, with conviction; "there are any number of men from fire departments in the draft. Every camp contains plenty of just as good firemen as you would want to see."

The visitor, who had a taste for mechanics, had already noticed the fire apparatus, which was designed for use where roads were poor, and seemed to be a combination of pumping engine, hose wagon, and ladder truck, besides carrying chemical extinguishers. "That hose and those extinguishers were tested by the Underwriters' Laboratories of the National Board of Fire Underwriters," continued the chief proudly, pointing to the Laboratories' labels; "that makes us feel certain that we can depend on them. Those labels are the fireman's best friends, for hose that will burst, or extinguishers that won't work, may mean loss of life."

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"I have been explaining," remarked the engineer, "that if one of the buildings should catch fire, the alarm would come in here. Suppose you go on and tell what would happen when the alarm came in."

"Why, you see," said the chief, "the camp is laid out in three zones, and there is a fire house like this in each zone. The alarm would show where the fire had broken out. If this was the nearest station, our men would jump into those automobile engines and get to the blaze before you could wink three times, and, believe me, they would know exactly what to do when they got there. If the fire was nearer to one of the other stations, that station would respond. That's all."

"By the way," interjected the engineer, "do you remember that box in the observatory tower?"

"Yes," said the visitor; "you said you would explain."

"It is a kind of supplementary alarm," said the engineer; "there is always a watchman on that platform who can see every part of the camp. The moment a fire becomes big enough to show, it would attract his eye, and the points of the compass painted on the box would show him how to locate it. Then he would take the telephone out of the box and call up fire headquarters. It wouldn't take him as long to do it as it takes me to explain it."

"Have you no fear," remarked the visitor, "that a fire could ever get beyond control?"

"What, here?" replied the chief, opening his eyes wide with surprise. "Not on your life!"

It was impossible not to share his confidence, backed as it was by the general air of efficiency and the completeness

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of the fire-fighting equipment, since automobile fire engines, divided among three strategically located fire houses and manned by a sufficient force of trained fire fighters, constitute a most reassuring factor of safety. The visitor was finding it rather hard to call up his original fears of a conflagration. He turned to the engineer to express something of this thought, but the latter interrupted him.

"Wait a moment," he said. "There is one thing which you have not seen, and I cannot very well show it to you, but I am not sure but that it is most important of all. It is the fact that there are firemen whom you don't see in this station."

"Oh, are there others?"

"Yes, this is only a part of the force. The rest are out on duty."

"On duty?" repeated the visitor, puzzled. "Do you mean to say that some building is burning now?"

"Not at all," replied the engineer, smiling; "the absent firemen are fulfilling the most important duty of modern fire departments—that of inspection. The modern fireman tries to fight fires before they begin. It is the duty of this department to make constant inspections of all parts of the camp. We have safety rules, but rules are useless unless they are enforced, and it is the duty of the fireman to find all places where there are hazards."

"What kind of hazards, for example?"

"Well, a fireman might find that the baled straw for the mattresses was being stored inside the barracks, where it has no business to be; or he might find that some of the rules for smoking were not being observed; or there might be some place where brush was being burned in clearing the ground, without proper precautions; or the cooks might be getting careless. There are plenty of things for him to notice. Everybody else is busy with military preparations, but he can keep his mind upon this one thing, and I want to tell you that nothing escapes the eyes of the boys on this force. That's right, isn't it, chief?"

The chief looked flattered, but acknowledged, with a grin, that the praise was deserved.

"And now," said the engineer, turning squarely to his friend, "how about the 'man from Missouri' by this time? Do you still worry about that conflagration which is to destroy this camp and make them ring bells in Berlin?"

"No," replied the other, thoughtfully; "I don't seem to see that conflagration any longer. There is just one other question—a personal one. How do you happen to be here?"

"That is the easiest question of all," said his friend. "Two or three years after I finished my course in engineering, I joined the staff of the Committee on Fire Prevention of the National Board of Fire Underwriters. When the Board put fire-prevention provisions into the plans for these cantonments, it was necessary to send one engineer to each of the cantonments, and I was sent here. Perhaps you now realize why I simply *had* to 'show' you about the safety of the camp. My own professional reputation is at stake."

Life Insurance as Seen by an Agent

By HAROLD PEIRCE

THE function of life insurance is to protect men and women and their estates against the three major contingencies of life—disability, old age, and death.

As society develops and the needs of men change, it is necessary to change the means or instruments by which needs are satisfied and to adapt them to the new conditions. Modern life insurance is the result of this adaptation to the demands of modern life, and many developments have been made within the last quarter of a century, particularly in the way of a greater diversity of policy contracts, so that to-day we find incorporated in life insurance policies many provisions and benefits which were not thought of in the earlier days of life insurance.

One thing should always be borne in mind: life insurance companies do not create money. They merely collect and distribute it when losses occur, and hence they necessarily play a most potent part in our economic and social life. As originally contemplated by the founders of our American companies, life insurance was designed solely for the protection of the home in event of the death of the breadwinner.

In these days, however, life insurance has become a recognized necessity in business, protecting surviving partners or corporation officials against loss in the event of death of any partner or official. At such times they not only lose the benefit of the services of the deceased partner or official, his knowledge, ability, and energy, but in the case of partnership the settlement with the family or estate of the deceased member or other necessary financial adjustments are oftentimes matters of serious concern. It constantly happens that firms are dragged down to ruin by the dead load of the continuing interest of a deceased partner. Life insurance has proved to be the most feasible means of protecting the partnership or corporation from such loss, and provides the means for the necessary financial readjustments.

Business insurance is, therefore, one of the great functions of modern life insurance, and into this field has come the demand for group insurance, millions of dollars of which are now being placed by employers on the lives of their employees. In most cases the entire cost of this insurance is borne by the employer, and the family of the employee is protected usually for at least a year's wages. This helps the employer to solve one of his great problems, that is, stabilizing his help. Hence through group insurance both employer and employee are benefited.

As our Government's functions and needs have expanded, it has become necessary to devise new ways of increasing its income, and one of the ways has been through heavy graded taxes on estates. These taxes have to be paid in cash, and to meet them in many cases it became necessary for estates to liquidate at considerable loss stocks, bonds, mortgages, or real estate. In fact, mention was made in a leading newspaper at the time of the settlement of Lord Strathcona's estate that the decline in securities in which he was known to be heavily interested was caused by the executors selling such securities to pay his inheritance taxes.

Modern life insurance offers a solution of this problem,

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with the result that many far-seeing men of wealth are insuring their lives for large amounts with the especial object of providing their estates with ready cash to meet these taxes without jeopardizing their securities or reducing their estates.

So far as the individual is concerned, unless he is a man of large means, there exists a real necessity for protection against total and permanent disability, the living death that is dreaded by all, and which deprives a man of the ability to support himself and his family. Modern life insurance for a slight additional cost enables the insured to provide against this contingency by guaranteeing him a life income during his disability, together with payment of the full amount insured at his death.

The protection from loss by sudden and untimely death that sometimes occurs as a result of accident is another function that has been assumed by life insurance companies through adding to their policy contracts a provision agreeing to pay double the face of the policy in event of such accidental death.

While every company deplores the discontinuance of a policy by the insured, yet it is recognized that conditions may so change that in some cases discontinuance becomes unavoidable. Therefore, equitable provisions are made in all modern policies that after three years, or in some cases even less, they may be surrendered for cash, or, in lieu thereof, a paid-up policy for a reduced amount payable under the same conditions as the original policy, or the insurance may be extended for the full amount for a period of years varying according to the surrender value.

Experience has proved that the proceeds of insurance policies were often dissipated by the beneficiaries through unwise expenditures or investments. To protect them against such deplorable losses, modern life insurance offers a solution by agreeing to pay in instalments or annuities, so that, instead of the beneficiaries receiving the proceeds of the insurance in one sum, they receive fixed payments continuing for a definite period or for life.

The bulk of insurance is written now on the mutual plan, under which the so-called dividends, which are really abatements or reductions of the premium, are credited annually and applied either towards increasing the benefits under the policy or towards reducing the cost of the insured.

Although loans on policies are deprecated by the companies, and justly so, because they are in reality advances against future payments to the insured or the beneficiary deductible at the maturity of the policy, still to the business or professional man a loan on his insurance is many times a godsend, tiding him over some tight place in his finances. Furthermore, to the business man desiring loans from his bank, life insurance is almost a necessity, not only as additional security to the bank, but also as an index to the character of the borrower. The fear that haunts many men of being in want or dependency in their old age is practically eliminated by the flexibility of modern life insurance policies, whereby the proceeds can be availed of in the old age of the insured.

That life insurance is regarded as a necessity has been demonstrated by the fact that our Government has decreed that our soldiers and sailors must be protected to a certain extent by annuity benefits; and, further than that, they are given the opportunity of providing additional protection for their families at a cost to be shared by the Government. That the life insurance companies stand back of this plan is shown, not only by their help in this movement and sympathy with it, but also by the fact that some companies will not insure a soldier or sailor, while in military or naval service, unless he already has his full quota of insurance with the Government.

The development of the present gigantic war has necessitated some modification in policy provisions, because, until this war broke out, policies for many years were almost universally written free of any restrictions as to military or naval service in war time; or as to travel, residence, or occupation. The thought, however, actuating the companies in these changes is not one of selfishness, the desire being only to protect the interests of their great bodies of policyholders.

The modern policy of life insurance is clear in its terms, is stripped of all unnecessary verbiage, and is free of all conditions, except that in the first year or two certain restrictions defining the liability of the company in the event of suicide or misstatement in the application are necessary.

That the efforts of insurance companies to meet the requirements of modern life are appreciated by the public is evidenced by the fact that at the close of 1917 the Legal Reserve Companies report insurance in force aggregating over twenty billion dollars, more than five times the amount in force twenty-five years ago.

Maternity Insurance*

By S. ADOLPHUS KNOPF, M.D.

IT is estimated that in the United States at least 15,000 women died in 1913 from conditions caused by childbirth—about 7,000 of them from childbed fever, a disease proved to be almost entirely preventable, and the remaining from diseases now known to be to a great extent preventable or curable. These figures represent a minimum estimate of the deaths following shortly after childbirth, and do not include deaths arising from the diseases which gradually develop as a result of childbirth or which are aggravated thereby, like pulmonary tuberculosis or organic diseases of the heart or kidneys. If maternity insurance is to be of real value, it must result in saving the lives of thousands of mothers who now fall victims to disease as a direct or subsequent result of childbirth. Unless maternity insurance implies proper care for a sufficiently long period both before and after confinement, it will have but little effect in reducing the morbidity and mortality rate. Because this care is not given to the majority of our working women, we have the deplorable conditions which now exist.

About 40 per cent. of all births in this country are attended by midwives, many of whom are untrained or only partially trained. The wholly untrained woman is usually in greatest demand because she is cheap and does not annoy her patients with cleanly precautions. Dr. Edgar says: "Personal interviews with 500 midwives in New York city in 1906 disclosed the fact that less than 10 per cent. could be classed as capable and reliable, while the remaining 90 per cent. were hopelessly dirty, ignorant, and incompetent." A study of 187 Chicago midwives by Dr. Abbott showed that fifty had not gone beyond the fourth grade in school,

*This article consists of extracts from a paper read by invitation before the International Child Welfare League and reprinted by permission from the *Medical Record*, May 26, 1917.

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and ninety-one had not advanced beyond the eighth. We cannot do away with the practice of midwifery, and the question arises how to obtain safe midwifery for the insured woman. Every State should enact a law forbidding any unlicensed midwife to practice, and no license should be granted except to one who has passed a satisfactory examination. The licensed midwife should be permitted to take charge of all normal cases, but it should be her duty to consult the physicians attached to a maternity institution in any abnormal case, and of course, if no physician attached to such an institution is available, another qualified practitioner should be consulted.

The ideal maternity insurance, considered, of course, from a purely medical point of view, should cover both the married and the unmarried woman, and should provide two expert examinations, one at the third and one at the seventh month before confinement, and should furnish pre- and post-puerperal care as long as required. If the prospective mother wishes to obtain the benefit of her insurance, she should be not only allowed but obliged to report her condition at least within the first three months of her pregnancy. I would suggest towards this end the establishment of a maternity bureau composed of expert obstetricians and competent internists, reasonably well remunerated for their services. Here every prospective mother, although she may be only an unfortunate girl mother, would be carefully examined, and such advice and care bestowed upon her as to assure for herself and child a safe delivery with no ill after effects. An additional sociological survey of her situation might determine whether she could safely be confined in her home, or whether special institutional care was indicated. If she wished her own family physician to attend her, he should have a right to send her a second or even a third time to this bureau for an expert opinion if he felt in doubt about a favorable issue.

A thorough medical examination at these early periods may reveal any latent physical defect or active pathological condition which by judicious treatment, care, and advice can be overcome, and thus the confinement may be made what it should be—a physiological instead of a pathological process. In many instances, conditions may be so favorable that mere advice may suffice and no actual treatment be required. On the other hand, by this timely reporting and examination of all pregnant women, many tuberculous, cardiac, renal, and some syphilitic or gonorrheal cases will doubtless be discovered, and perhaps even nervous and mental cases which need immediate care.

As an instance of the value of immediate care, let us consider the case of a pregnant woman so slightly ill with tuberculosis that she hardly realizes that she has the disease. She should receive the very best of hygienic, dietetic, and open-air treatment at as early a date as possible so as to heighten her resistance to intercurrent diseases as far as it is within human knowledge and power to do. In this way the chances will be that she will bear a healthy child and become a stronger woman than she was before her confinement. Furthermore, this tuberculous woman will need much more prolonged care and supervision not only before, but also after, her confinement than the average healthy mother. The limit of medical supervision and sanitary care should not be put down in days or weeks, but should start from the time the medical examiner expresses the opinion that the woman needs special care until the time that her condition and that of the child no longer demand it. For the pregnant tuberculous woman we should have institutions which might be called maternity sanatoria. Here the ideal sanatorium treatment could be given, saving the lives of thousands of mothers and children.

I shall be told that all this costs too much money and cannot be covered by insurance. Let me answer this by stating that the lack of such care as I have outlined for maternity cases costs the community a great deal more. Speaking of tuberculosis alone, treatment of consumptive women and their children during the years of their invalidity, when they have not been treated at the right time and in the right place, will cost the community many more millions than it would cost to establish preventoria (institutions to prevent disease—for such they are) for all. To cure tuberculosis is much more expensive than to prevent it. The financial cost of maintaining the children in our public institutions when by the early death of their mother they have been deprived of home care and a mother's love is far greater than if the State had helped the insured individual by timely and adequate treatment. The moral loss of creating orphans cannot be calculated in dollars and cents.

The instructions concerning avoidance of disease which will be imparted to these future mothers by passing through any one of these institutions will be of inestimable value. In some instances it may even be necessary to teach women how to avoid further pregnancies if their lives are to be preserved for the children they already have, but to give such advice should be the prerogative of the physician only. These maternity sanatoria and maternity homes, with the aid of the family physician, working in harmony with the institutions, will become veritable schools of parenthood where women will be taught how to raise their children to be strong and healthy men and women. Once established, they may become self-supporting with the aid of a judicious health insurance.

The establishment of such institutions in city or country will demand considerable initial expense which the workingman or working woman policyholders will never be able to bear. What an opportunity for the wise statesman to serve his country!

Disraeli's immortal words, "The care of the public health is the first duty of the statesman," are as much applicable to our present day as they were to his time. A judicious and comprehensive maternity insurance, which insures suitable environments, the necessary pre-puerperal care, a safe delivery, and good post-puerperal care by the family practitioner for the healthy and normal woman in her home, or, when desirable, care in maternity hospitals, maternity homes, or maternity sanatoria for the mother with an unsanitary home, or one already ill with organic disease, or strongly predisposed thereto, or for the unfortunate girl mother without a home, will indeed be a blessing, and will decrease the disease and death-rate of mothers and children beyond expectation.

The greatest asset to a nation is healthy and strong mothers, able and willing to bear healthy and strong children, and able to raise them to become strong and noble men and women. Maternity insurance means preparedness for both times of peace and times of war, but when that long hoped for universal peace shall reign supreme, the preparedness secured by the care bestowed upon American mothers and children will mean that we shall be leaders in the onward march towards a higher and better civilization for all mankind.

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